

No. 1076

NEW YORK, MAY 14, 1926

Price 8 Cents

# FAAME & FORTUNE WEEKLY

STORIES OF  
BOYS WHO MAKE MONEY.

**LITTLE JAY PERKINS, THE BROKER;  
OR, SHEARING THE WALL STREET LAMBS.** *BY A SELF-MADE MAN.*

AND OTHER STORIES



When broker Simpson produced the lamb amid a roar of laughter, Little Jay Perkins simply grinned, rose from his chair and opened the door behind him. His pet cub sprang out into the room to the consternation of the brokers.

# FAME AND FORTUNE WEEKLY

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## Little Jay Perkins, the Broker

### OR, SHEARING THE WALL STREET "LAMBS"

By A SELF-MADE MAN

#### CHAPTER I.—In Which Jay Perkins Distinguishes Himself.

"What in creation is that?" ejaculated Ed Willis, jumping from his chair as a small, brown shaggy-looking animal, as large as a full grown bulldog, came nosing around one of his legs.

It was Sunday afternoon and Ed had called around to see his particular friend, Jay Perkins, at his home in a quiet part of the Bronx. Hardly had he taken his seat in his friend's cozy room on the second floor back of the two-story detached house owned by Mrs. Perkins, a widow of perhaps thirty-eight years, when the strange-looking animal appeared from some corner where it had been sleeping.

"That," chuckled Jay, "is a Wall Street bear. Don't you know one when you see it? You've been long enough in the Street, I should think, to be familiar with the breed."

"Oh, come off with your Wall Street bears. Is that a real bruin?" he added, looking attentively at the four-legged object which had trotted over to his friend and was rubbing his brown nose against the boy's hand.

"It's a real one," replied Jay, patting the cub on the head and tickling one of his furry ears.

"Where in thunder did you get it?"

"I bought it from an animal dealer."

"What for?"

"As a household pet."

"If that's your idea of a household pet excuse me if I differ with you."

"Well, as I've gone into business for myself, and intend to devote my energies to wrestling with the bulls and bears, I thought a tame bear would be a very appropriate household ornament for me to have."

"To even things up you ought to get a tame bull as well," grinned Ed.

"Don't need one, as I'm a bull myself."

"I think you've got a whole lot of nerve branching out for yourself. It's only a week or so ago that you were messenger for Mr. Simpson."

"It's the nervy people who get ahead in this world."

"Then you ought to get ahead."

"I expect to. I've done pretty well so far with the market while a messenger. I ought to do bet-

ter now that I have the chance to devote my entire attention to the business."

"What does Simpson think about you setting up for yourself?"

"He nearly had a fit when I tendered my resignation and explained my reason for severing business relations with his office."

"I don't wonder. He must have thought you were crazy."

"I'm not responsible for the tenor of his thoughts."

"Have you got an office yet?"

"Yes, and it's all ready furnished for business."

"You haven't lost any time over it."

"As time is money it doesn't pay to lose it."

"Where is your office?"

"Oriel Building, sixth floor, Room 209. Drop in and see me to-morrow after you're through for the day. I'll wait for you."

"I'll be there between half-past three and four if nothing happens to prevent me keeping the engagement. What does your mother think about your change of base?"

"She thinks that whatever I do is all right," replied Jay complacently.

"I wish my folks thought the same way."

"Do they occasionally take exception to your actions?"

"I should remark that they did. Each member of my family has his or her idea how I should conduct myself, and it's pretty hard to satisfy the whole bunch."

"Then you should study the art of diplomacy, Ed. A good bluff is sometimes better than a line of argument. Always aim to avoid friction in both the domestic and business ends of life. An ounce of soft solder goes further than a pound of—"

"Cut it out, Jay. Where's that bear now?"

"He's over in his lair in yonder closet."

"You ought to bring him down to your office and keep him on exhibition as an object lesson."

"Perhaps I will some time."

"If you were only a member of the Exchange what fun you could have out of him some afternoon when business was slack."

"You think the cub would make a sensation on the floor, eh?"

"Bet your life he would. The traders would an-

preciate something out of the ordinary. Say, let's go out and take a walk. This is too fine an afternoon to be cooped up in the house."

"Where shall we go?"

"The park is as good as anywhere."

Bronx Park was not very far from where Jay Perkins lived and the boys aimed for the nearest entrance. They were soon in the park, walking along the path beside the Bronx River.

"That's a fine-looking girl yonder in the boat," said Ed.

Jay looked in the direction indicated by his companion and saw a very pretty and vivacious girl in a small boat rowed by a dudish-looking boy probably a year her senior. She was attired in a white fluffy gown of light material, for the weather was quite warm even for June.

"I see her," replied the young broker. "The chap with her seems to know precious little about the art of rowing. There, he almost went over on his back that time because he failed to dip his oars deep enough."

"She's laughing at him. Lord! there goes his hat into the water."

"An he's lost one of the oars and is reaching for it. He's in a nice pickle now."

"He's trying to get the boat around so he can recover the oar."

They watched with some interest the abortive efforts of the smartly-dressed youth to pick up the oar.

"I'm afraid he'll upset the boat if he doesn't look out," said Jay as the boy leaned out in a futile attempt to reach a truant oar, causing the boat to dip and the girl to utter a half-suppressed exclamation of alarm.

Jay and Ed managed to keep abreast of the boat and its occupants, which was floating on the current toward the point where the stream took a drop of perhaps a dozen feet, forming a miniature waterfall. The boys were so little acquainted with the park and the river that they did not notice the falls, and the party in the boat must have been equally ignorant of its proximity, for they gave no signs that they were aware they were approaching danger. The floating oar acted in a very tantalizing way.

Sometimes it worked almost within reach of the boat, but when the boy made a grab at it it slipped just out of his grasp. After several attempts to get it the youth lost his temper, and the next time it came near he made a vicious dive at it. The boy was then close to the waterfall. It went half over and dumped both the youth and the fair maiden into the river. The girl uttered a scream of terror and tried to save herself. The next moment the water closed over her head, while the boy just managed to catch the gunwale of the boat.

"Great Scott! He's done it at last!" exclaimed Jay Perkins, throwing off his jacket and tossing it to his companion.

As he ran to the water's edge to plunge in he saw the falls close at hand. It was impossible to reach the girl as she rose to the surface before she would be over the edge of a small cataract, and so the young broker ran further along. Then the girl disappeared over the waterfall. The boy and the boat hovered for a moment on the summit of the break and went over, too.

As the girl came up half unconscious below the fall and was swept down the river, Jay kicked off

his low shoes and plunged in to her rescue. A dozen vigorous strokes brought him out to the spot where she had gone under again, and he presently saw her rising a yard or two away. Jay was a fine swimmer and he soon reached the girl, who was struggling with the last of her strength to avoid the fate that menaced her. He grabbed her from behind in such a way that she could not clutch him in her frantic desperation, and holding her head above the surface struck out with his feet and one arm for the bank.

"Keep quiet, miss," he spoke in her ear. "Don't struggle. I'll save you."

Feeling herself sustained by his strong arm she gradually ceased her desperate efforts, and finally lay quiet in his grasp.

"That's right," he continued. "I'll have you ashore in a moment."

Ed was ready to give him a helping hand when he reached the bank, and together they got the girl out of the water. A man who had been drawn to the opposite bank by the girl's scream had already jumped in and caught hold of the half-drowned youth. He soon had the boy lying on the other side of the river and was exerting himself to resuscitate him. Jay supported the girl in his arms till she recovered.

"You saved my life," she said, looking at him gratefully. "I am very, very thankful to you."

"You're welcome, miss. May I ask your name and where you live, so that we can take you home?"

"My name is Jessie Fairfax, and I live about half a mile from the park, No. — Blank Street. But I don't know how I can go home in this condition."

"We'll take you to the nearest house first, where you will be able to receive attention."

"You're all wet yourself. It's too bad I've been the cause of your——"

"Don't mention it. I'm happy to have been of service to you in your perilous predicament."

"You will tell me your name, so that I may know to whom I owe such a big obligation?" she asked with a smile.

"Jay Perkins."

"Thank you, I sha'n't forget it, nor the gallant service you have rendered me. You must give me your address. My father will certainly desire to call on you to thank you. And my mother will also desire to express her gratitude, so perhaps if you will call at our home on Blank Street it would be much better."

"I shall be very glad to call if you wish me to," said Jay, who was much struck with Jessie Fairfax's beauty. "I will no doubt have to see you home after your clothes have been dried. Perhaps my friend here, Ed Willis, had better call at your house, explain what happened to you, and bring dry garments to you after we have taken you to one of the houses near the park."

"I think that would be a good plan if your friend is willing to put himself out to that——"

"It will give me great pleasure to be of service to you, Miss Fairfax," said Ed gallantly.

"Thank you. I sha'n't forget your kindness," she replied.

Jay and Ed escorted the girl to a near-by house where she was received with motherly solicitude by the lady of the place and taken to a room at once. The lady's husband offered the same hos-

pitality to Jay. The young broker directed Ed to find a cab and go to his house, as well as Miss Fairfax's, for dry clothes for him. An hour and a half later Ed turned up with the cab, the clothes and the girl's father.

After Mr. Fairfax had seen his daughter and learned all the particulars of the accident on the river from her he was profuse in expressing his gratitude to Jay. He asked the boy many questions about himself, and was astonished to learn that he was just starting out in the brokerage business for himself in Wall Street. Then Jay learned that Mr. Fairfax was a well-known banker of the financial district, and that his place of business was within a stone's throw of the Oriel Building.

"You must call and see me, Perkins," he said. "If I can be of service to you in a business way don't fail to let me know, for I shall not be satisfied unless I have the opportunity to return in some substantial way the obligation I am under to you."

"I thank you for your kind offer, Mr. Fairfax, but I hope it may not be necessary for me to seek your aid except possibly in a regular business way," replied Jay.

"But I shall insist on doing something for you. You have saved my daughter's life, and I cannot let your brave act pass without some kind of recognition."

"That's all right, sir. It was my duty to save Miss Fairfax, wasn't it, under the circumstances? Any one able to swim would have done the same in her behalf."

"Granting that to be true, that would not make the obligation any the less. At any rate, I'm glad my daughter's rescuer is such a fine young fellow as yourself. You must call on us at our home. Mrs. Fairfax will certainly desire to add her thanks to mine, and it would be unfair if you did not afford her the opportunity to do so."

Jay promised to call at an early date, and soon after the banker and his daughter, after the girl had once more thanked the young broker, and pressed him to call at their house, rolled away in the cab, and then Jay and Ed took their departure for the former's home on foot.

## CHAPTER II.—Three Brokers Visit Little Jay Perkins.

Things happened to be quiet at the Exchange, on the day following Jay's adventure in Bronx Park, a full account of which had been duly chronicled in the morning papers, and three brokers, having nothing particular on their hands at the moment, wended their way to Room 209 on the sixth floor of the Oriel Building.

"There's his name, as large as life," said one of them, pointing to the sign on the frosted glass which ran as follows:

JAY PERKINS,  
Stocks and Bonds.

Western Mining Securities Bought and Sold.

"What a nerve!" ejaculated one of the other two.

"That's the stock in trade of the average Wall Street messenger," replied the third. "We'll go in and inspect his den if he's around."

The speaker laid his hand on the knob of the

door and tried it. It yielded to his touch and the three traders entered a moderate-sized square room fitted up with all the furniture and fixings of a broker's office on the modest scale.

A good-looking boy, with a shrewd expression on his features and an indefinable air of concentrated energy, sat at a modern roll-top desk beside one of the two windows that furnished light and air to the office from a spacious interior court in the center of the skyscraper. He looked up as the door opened and recognized one of his visitors as his late employer.

"Glad to see you, Mr. Simpson," he said politely, "and you, too, gentlemen. Help yourselves to chairs and make yourselves at home."

"So this is your sheep-shearing den, eh, Jay?" said Broker Simpson, taking the chair beside the boy's desk, after introducing his companions as Brokers Day and Knight.

"I may have the pleasure of shearing a few sheep or old rams before I wind up my career in Wall Street, but I expect my principal diversion will be the clipping of the wool from the lambs. I believe that is the business mostly carried on in the Street. At least, as far as my observation went, Mr. Simpson made a specialty of it."

"That's hard on you, Simpson," laughed the broker.

"You ought to know whether I deserve such a reputation," replied Simpson.

"I guess it's a game we all have a hand in," said Broker Knight. "The Street couldn't get on very well without the lambs."

"Do you really believe you have experience enough to shear a lamb properly, Jay?" asked Simpson.

"I think I was long enough in your office to learn how to do it up brown, sir," replied the boy.

His answer drew another hearty laugh from Day and Knight.

"Well," said Simpson, rather nettled by his reply, "I'll bring a typical lamb around here some day and let you try your hand on the article."

"I shall be very glad to have an opportunity to give a practical demonstration of my ability in the wool-shearing line," answered the young broker smilingly.

"I hold you to your word, young man," said Simpson significantly.

"I suppose smoking is permissible in your office," said Broker Day, drawing out a pocket cigar-case.

"Certainly," answered Jay. "Don't stand on ceremony."

"You don't smoke, do you?"

"No, sir."

"Have a weed, Simpson," said Day, offering the case.

"Thanks; don't care if I do," replied Simpson, taking a cigar.

Broker Knight also helped himself to one, and the three traders were soon filling the atmosphere of the office with tobacco smoke.

"I saw an account in the morning paper about your rescue of Duncan Fairfax's daughter from drowning in the Bronx River yesterday afternoon," said Broker Day, looking at Jay. "It strikes me that your plucky conduct is likely to prove of considerable advantage to you."

"In what way, sir?" replied the boy.

"Why, Fairfax is a banker of considerable

prominence in the Street. He will be able to do a whole lot for you."

"I'm not asking favors of any one, Mr. Day. I expect to hoe my own row in Wall Street, and either stand or fall by my own efforts."

"That's all right, young man. The sentiment does you honor, but it is a convenient thing sometimes to have an influential friend to call upon when the occasion arises. There are times when the best of us need a helping hand to assist us out of a hole. It is a mighty fine thing to know that we can count on one friend at least in such an emergency."

"That's right," nodded Knight. "A friend in need is a friend indeed. I congratulate you, Perkins, on having secured the good will and friendship of Banker Fairfax."

"You have naturally made a good impression on the young lady as well," grinned Day. "A girl who has been saved from a watery grave is likely to entertain a kind of sentimental partiality toward her rescuer, especially when he is a good-looking young Wall Street broker. I think the chance of your life is before you, Perkins. If you play your cards well, keep the iron hot, as it were, you may in the end marry Miss Fairfax, and that would be the making of you."

"Think so, eh?" said Jay with a slight flash.

"Sure, I do," laughed the trader. "Ain't I right, Knight?"

"Undoubtedly. Is she very pretty, Perkins?" chuckled Knight.

"Are you referring to Miss Fairfax?"

"Who else?"

"Yes, she's pretty."

"Blonde or brunette?"

"She has light hair and blue eyes."

"How old might she be?" asked Day.

"I should think she was about seventeen."

"Well, take my advice and don't let the chance of winning this young lady, and eventually a share of her father's ducats, escape you. Remember that he who would succeed in life must take Fortune on the wing, for the fickle goddess stops for no man to make up his mind as to what he had better do."

"You will do well to keep track of Day's advice, Perkins. I can assure you that he is something of a philosopher as well as a broker," said Knight with a chuckle. "At any rate, his advice is strong even if he comes of a weak family."

"What do you mean by saying that I come of a weak family?" asked Day, looking hard at his brother broker.

"Why, you have five children, haven't you?"

"I have. What have they to do with it?"

"Then there's yourself and wife. That makes seven Days, doesn't it? Well, seven days make a week—family. That's good logic, isn't it?" laughed Broker Knight.

"It might be logic, but as a joke I don't think much of it," said Day. "By the way, Perkins, I see you have the emblems of Wall Street business on exhibition," and he pointed at a couple of small bronze figures that adorned the top of the boy broker's desk.

One represented a full-grown bear standing on his hind legs; the other a savage-looking bull, with head down in the act of tossing some imaginary object.

"Yes. Kind of appropriate, don't you think?" replied Jay.

"They certainly are, and works of art, too."

The three brokers examined the statuettes with considerable interest.

"Where did you get them?" asked Knight.

"At an art dealer's on Fifth Avenue."

"They're out of sight."

"They would be if I covered them up," chuckled the boy.

"Good! Good!" cried Day and Knight together.

"Are you trying to develop your bump of humor?" asked Simpson dryly.

"No, sir. The remark kind of slipped out," replied Jay coolly.

"Have you any more curiosities to show us?" inquired Knight.

"I regret that I have not at present. I may acquire a few later on."

"Here's one you might add to your bronze collection," said Simpson.

He drew from his pocket a small toy lamb, standing on a platform provided with four metal wheels, such as is sold in toy shops for a dime to amuse little children with. The broker placed it midway between the bear and the bull.

"I'm surprised that you failed to provide yourself with this most important art object in order to render your collection complete," said Simpson with a wicked grin.

Day and Knight chuckled hilariously.

"The joke is on you, Perkins," said Knight.

"I will have to admit that it is," replied the boy; "but it only goes to prove what I said before, that Mr. Simpson makes a specialty of lambs, otherwise he would not be so thoughtful as to present me with a sample from his own office."

Day and Knight roared at that and slapped Simpson on the back.

"He's rubbing it into you, old man," said Day, chuckling heartily.

"Is that the thanks I get for bringing you that lamb?" said Simpson, biting his lips.

"I assure you that I am very much obliged to you for it, Mr. Simpson," replied Jay. "As an evidence of my appreciation I mean to keep it where you have placed it."

"You ought to label it Mary's lamb on a visit to Wall Street," said Knight.

"You couldn't be funny to save your life, Knight," frowned Simpson.

"Then let's change the subject. Is this your first day in business, Perkins?" asked Knight.

"Yes, sir. I opened up to the public at 9:30 this morning."

"It is now 3:10 p. m. Have you had your first customer yet?"

"No sir. He is yet to make his appearance."

"Perhaps you wouldn't mind taking your first commission from me," said Simpson.

"I should be pleased to do so."

"You might go to some member of the Consolidated Exchange in the morning and have him deliver at my office C. O. D. 10,000 shares of Northwestern Lard. Do you think you could manage it?"

"I'm afraid Northern Lard would be too slippery for me to handle," replied Jay, who was quick to perceive that Simpson was trying to play a joke on him.

"It won't do, Simpson," laughed Day. "He's on

to you. Your late messenger was evidently not born yesterday."

Simpson grinned a bit sheepishly and then getting up said it was time to go. Knight and Day also thought they had exhausted the possibilities of the occasion and remarked that it was time for them to get back to their respective offices.

"Well, gentlemen," said Jay. "I'm very much obliged to you for calling on me. I hope you'll drop in again when you've the time to spare. It is something of a paradox to have day and night visit you at the same time."

"Good! Good!" cried the two brokers in one voice, as they followed Simpson out of the office, just as Ed Willis appeared according to the promise he had made Jay on the previous evening.

### CHAPTER III.—Jay Perkins Buys an Option on H. & O.

"Hello, Jay! So this is your office? Gee! It's bang-up, all right."

That's the way Ed expressed himself as he walked into the boy broker's den.

"Yes, it will do, I guess, to begin with. Sit down and make yourself miserable."

"Thanks. What have you done in the way of business so far?"

"Nothing."

"That isn't a whole lot. You must pay a good rent for this office. You'll have to get busy or the sheriff will be making you a call."

"Don't you worry about the sheriff."

"I'm not worrying about him. I leave that pleasant sensation for you. Well, as this is your first day I s'pose you can't expect to do business right off the reel. I like the way you're fixed. Wouldn't mind changing places with you. I see that your old boss, Simpson, was giving you a call. Who were the other gazabos with him?"

"George Day and Frank Knight, brokers."

"Don't know them. Hello, what have you got that toy lamb on your desk for. Trying to be funny?"

"No. Mr. Simpson presented me with that."

"A quiet way of guying you, I suppose."

"I don't believe he's got anything on me, just the same."

"That bull and that bear are all to the mustard. If the lamb was bronze, too, it would make the group uniform."

"I'm satisfied with it."

"Well, you're the doctor. I see that the papers had the full story of your rescue of Miss Fairfax. The reporters didn't learn that you were a broker, though."

"You can't expect them to learn everything."

The boys talked a while longer, and then they went uptown together. Jay Perkins was a bright, snappy boy of eighteen years, who had entered Wall Street three years since as office boy for Broker William Simpson. As a messenger he had proved himself a crackerjack, and not only won the confidence and esteem of his employer, but the good will of scores of brokers whose offices he visited in the course of business.

During his first year in the Street he had been induced by other messenger boys to try his luck in the market, beginning with \$50 he had saved

up. His success was so satisfactory that he kept on making small deals at intervals through a little bank on Nassau Street that made a specialty of catering to small investors—persons that the regular brokers wouldn't look at. In this way he gradually acquired a capital of \$1,000.

About that time a corking tip came his way, and in ten days his money was increased to nearly \$3,000. Six months later he was worth \$10,000, and on the first of June of the present year he had over \$50,000 in bankbills stowed away in a safe deposit box in the Washington Safe Deposit vaults in Wall Street.

He then decided that he could do better as a speculator on his own hook than running errands for \$10 a week. He was also ambitious to make a start as a broker. He knew that it would be uphill work at first, and would take time; but he was young and would have plenty of time to make himself generally known so as to attract customers by degrees.

So he notified Mr. Simpson that he was going to leave his employ, explained his reasons for so doing, then hired an office, furnished it, and opened up as we have seen. On the morning following the visit of Mr. Simpson and Brokers Day and Knight, a trader on the same floor with Jay, named Eli Mix, observing the advent of a new broker on the floor, and presuming he was some stranger to the Street from either Philadelphia, Boston or Chicago, decided to drop in and make his acquaintance.

Jay was just thinking of going over to the Exchange when the door opened and admitted Mr. Mix. The trader looked around the room and then at the young tenant of the office. Perceiving a closed door at the opposite end of the room, and supposing it to lead into the private office of the new broker, whom he did not for a moment suppose was the boy at the desk, he asked:

"Is Mr. Perkins in?"

"Yes, sir. I am Mr. Perkins. Take a seat and let me know how I can be of service to you."

"Mr. Jay Perkins?" continued Mix in some astonishment.

"Yes, sir."

Broker Mix scratched his chin and looked dubiously at the young trader.

"I guess you must be older than you look," he said. "A smooth face makes a lot of difference in the appearance of some people. Still, you do look young. If I were you I'd cultivate a mustache."

"Thank you for the suggestion, sir; I will consider it. Might I ask your name?"

"Eli Mix. I'm a stock broker, and my office is on this floor. I thought I'd drop in and make your acquaintance."

"Glad to know you, Mr. Mix."

"I presume you are a stranger in town?"

"Hardly. I've lived here all my life."

"Indeed! I thought I knew all the active traders in the Street. Perhaps you are just starting in business?"

"Yes, sir. That's about the size of it."

"Been working for some other broker, eh?"

"Yes, sir; for Mr. William Simpson."

"Of the Astor Building?"

"Yes, sir."

"Hum! You've got quite a pleasant office. Doing any business yet?"

"Not as yet."

"I'm afraid you'll find it slow—at first."

"I presume so."

"Are you on the Curb?"

"No, sir."

"Perhaps a member of the Consolidated Exchange?"

"No, sir."

"Then I suppose you will have to do business through some member of the regular exchanges?"

"To a certain extent—yes."

"I should be glad to be of service to you, Mr. Perkins. I will make it all right about commissions."

"Thank you, sir; but I have already made arrangements in that direction. However, I may have occasion to do business with you."

"I will use you all right," said Mix, wondering how much the new broker was worth and whether there was any chance of unloading on him some slow-going stocks he had in his safe and which he was anxious to get rid of. "I suppose you're not buying anything to-day?"

"I'm always in the market when there's a good thing on tap," replied Jay with a smile.

"I've got a small block of A. & W. I could sell you at 39. It's quoted at 40."

"Thanks. I don't care for it."

"You deal in Western securities, I see by your sign."

"Yes, sir."

"I've got 10,000 shares of Tecumsh Mining & Milling Company of Tonopah, Nevada. Perhaps you'd make an offer on it."

"Don't care for it; but I'll buy all the Firebrand Extension you bring me at 25 cents a share."

"Haven't any Firebrand," replied Mix; "but I've got 20,000 shares of another mine just as good, and located within a short distance of the Firebrand. It's the Jason Gold & Silver Mining Company. It is reported lately as a sure winner."

"Have you any H. & O. shares?" asked Jay, branching around to railroad stock.

"H. & O.!" exclaimed Mix. "I have a couple of thousand which I can let you have at the market, which I believe, is 62."

"Will you sell me a fifteen-day option on them? I haven't enough cash to pay for them at present."

"I'm not in the habit of selling options, but if you are willing to pay 66 for the shares any time within fifteen days, and put up a deposit of 5 per cent. on the current value of the stock as security, I'll make the deal."

"I don't care to go over 65. If you want to close at that write out the option and I will give you the security in cash."

Mix considered a moment and then said he'd do it.

"All right," said Jay. "Let me see—2,000 shares at 62 is \$124,000. Five per cent. of that is \$6,200. That's the deposit. I have the privilege of calling for the shares any time within fifteen days and paying 65 for them."

"That's right," nodded Mix. "If you fail to call for the shares before three o'clock on the fifteenth day you will forfeit your deposit. I suppose you understand that?"

"I do. Take my chair, write out your option and I will get you the money."

Broker Mix seated himself at Jay's desk and the boy went to his safe. Inside of five minutes

the deal was complete—Jay had Mix's option and Mix had Jay's \$6,200.

"Drop in and see me any time without reference to the option," said Mix as he rose to go. "I'll be glad to talk with you."

"Thank you, Mr. Mix, I may possibly find time to do so," replied Jay.

The broker departed and the boy, after putting the option in his safe, put on his hat and left for the Exchange.

#### CHAPTER IV.—The Rise in H. & O.

"I wonder why that boy bought that option from me?" thought Eli Mix as he walked back to his office. "Can he have a tip that the stock is going up? He certainly wouldn't agree to pay 65 for it unless he had some ground for believing that the price would rise. I see no indications of it, however. The market is weak and uncertain. There's more chance of a general slump than a rise. I guess the boy is one of those young fools who think they know it all. He doesn't look a day older than nineteen at the outside, and yet he is in business for himself in a line that takes the shrewdest kind of head and plenty of nerve to keep from going to the wall. As for getting customers, bah! Nobody would give him their business. He can hardly have much capital. Probably that is the reason he made that option deal. In fact, he admitted that he didn't have the money to pay for the shares. I fancy I see his finish, and it won't be long deferred, either."

Broker Mix finished his mental estimate of Jay Perkins at his own desk and then turned his thoughts to other business. He made a note of the option and turned it over to his head bookkeeper.

"I suppose I'm to notify Mr. Brown that his 2,000 shares of H. & O. were sold at 62, sir?" said the bookkeeper, after looking at the option. "Then I'll put the shares aside to cover this option."

"Yes," replied Mix, beginning to figure on a deal he had in mind.

In the meantime Jay went over to the Exchange and walked up to the visitors' gallery. He remained there a couple of hours, and his attention chiefly centered about the H. & O. standard. He was watching the movements of a certain well-known trader who was buying in all the H. & O. shares that were offered to him.

The reason that Jay was interested in H. & O. was not because he had bought an option that morning from Broker Mix for 2,000 shares at three points above the market price, but because, on the strength of a quiet tip he had got from a broker he was very friendly with, he had already invested \$40,000 of his capital in 4,000 shares of the stock at 62, and he expected to see the price advance pretty soon. The broker who was standing around the H. & O. pole buying the stock right along in an offhand way was one of the representatives of a big pool which had been formed to boom H. & O. from the low price to which it had been forced down to 80 at least, when the pool expected to unload quietly on the outsiders, and reap a big profit. To work this plan successfully it was necessary to effect a corner in the stock.

Millions of ready cash would be required to

manipulate such an important stock as H. & O., but the members of the combine were all millionaire operators, and they could readily find all the cash they needed to put the deal through successfully. There was very little danger of a screw working loose when such men took hold of a stock deal, for they were financially able to sustain the price after they had secured complete control of the shares. Jay had been put wise to the plans of the combine and had lost no time in buying the shares in question. According to his inside information H. & O. would surely be selling around 80 inside of ten days, consequently, he felt that his own deal was a safe one in spite of the uncertain state of the market just then.

He had no intention that morning of increasing his 4,000 shares, as he considered it prudent to keep an emergency fund of \$10,000 on hand, but when he found that Mix was willing to sell an option on 2,000 shares for a 5 per cent. security on the current quotation, at an advance of three points on the market, the temptation was too much for him to resist, as he considered he had a sure thing on the deal. He figured that Mix would make \$6,000, anyway, on the operation, that is, the difference between 62 and 65, less the interest on \$124,000, the amount of money tied up by the deal for fifteen days or less. About one o'clock Jay went to lunch. He still continued to patronize the same old quick lunch house on Broad Street that he had frequented while a messenger. Here he met many of the messengers he knew. They all greeted him as if he were still one of themselves, for he had not given the fact out generally that he had gone into business as a broker for himself. He was half through with his meal when Ed Willis came in and took the vacant stool beside him.

"How are things coming, Jay?" he inquired.

"My way, I guess," was the cheerful reply.

"Got a customer yet?"

"No," answered Jay.

"Been in the office all morning?"

"No. I've been over at the Exchange for two hours or more."

"How do you expect to catch a customer if you keep your office locked up?"

"I'm not worrying about customers yet. I've got a private deal on."

"In what?"

"H. & O."

"Expect it will go up soon, eh?"

"Naturally."

"The market is mighty wobbly, and doesn't show any signs of a decided reaction."

"There's an undercurrent that doesn't show on the surface."

The boys later went to the cashier's desk, settled for their checks and went out on the street. On Wednesday H. & O. advanced to 64, but soon fell back to 63 1-8. A broker dropped it on Mix and asked him if he had any of the stock.

"I've got a couple of thousand shares, but I'm holding on to them to cover an option I sold at 65," he replied.

"I'm willing to give 63 1-2 for 2,000," said his visitor.

"You ought to be able to get it easy enough at that," said Mix.

"Maybe so, but I've called on half a dozen traders and haven't found one that had any of it."

"Go on the floor and buy it, then."

"I want it to deliver inside of an hour, and the Exchange is closed for the day."

"If you want to give me 64 for my 2,000 I'll let you have them to accommodate you. I can buy them in again in the morning at something less than that, I guess."

The visitor agreed to pay 64, and drawing his check for \$128,000, he carried the certificates away with him. As Mix had bought the stock at 62 he made \$4,000 on the deal. He expected to have little difficulty in buying in 2,000 shares in the morning at 63 1-4 to cover his option, which would leave him a net profit of \$1,500 in addition to the \$6,000 he counted on clearing off the option. Next day when he went to the Exchange and looked around for H. & O. nobody had any for sale. The stock by that time had been pretty well cornered by the syndicate's brokers. He was astonished at its scarcity, and began a tour of the offices to secure the shares he wanted. After a two-hours' search all he was able to find was 500 shares, for which he had to give 64 3-8. He made another effort and around three o'clock found another 500 shares, for which he was obliged to pay 65. He then began to wake up to the fact that somebody must have cornered the visible supply. At that rate he was liable to be stuck on the other 1,000 shares.

"That young monkey of a broker must have had a tip after all on H. & O. If the stock is really cornered it will take on a boom, and I will have to pay Perkins any price he chooses to ask in default of the balance of the stock. That will be a pretty how-de-do. Sooner than that I'll go on the floor in the morning and offer any figure up to 70 for the 1,000 shares I'm short. I was a fool to sell those shares to Green. However, it will be a lesson for me next time I sell an option."

Accordingly in the morning he began to bid for 1,000 H. & O. Jay was in the gallery at the time and saw him hustling for the stock. He laughed quietly when he saw the frantic bids that Mix made. Finally Mix secured the 1,000 at 72. Other brokers were bidding for the shares, too, and of course that helped to boom the price, which went up rapidly to 75. Jay met Mix in the elevator when he was returning to his office after lunch.

"Do you want those 2,000 shares?" asked the trader, who was anxious to get them off his hands, for he wanted to use the money.

"I will call for them when I want them," replied Jay politely. "The option still has nine days to run."

"I know that, but as the stock is up to 75 I should think you'd want to realize yourself. At this moment you are \$20,000 ahead on the deal."

"Yes, if I called the option in, or sold it, I could make that much at the present market quotation."

"Why don't you close up the deal with me? I've got about \$137,000 tied up in it. I'll tell you what I'll do with you. I'll give you my check for \$20,000 if you will return me my option. That will cover the profit you have made to date. What do you say?"

Jay shook his head.

"I expect the price will go above 80, therefore I would be foolish to release you at 75."

"What ground have you for supposing it may go above 80?" asked Mix, as they stood in the corridor, midway between their respective offices.

"Oh, that is just my opinion, that's all."

"Your opinion, eh?" ejaculated Mix. "Nonsense! You're working this option matter on a pointer. I'm willing to bet \$10,000 that you had advance information about this rise in H. & O."

"Suppose anybody took you up, how are you going to prove your statement?" said Jay laughingly.

"The facts show for themselves. You wouldn't have agreed to pay an advance of three points for the call on a stock on a weak market unless you were pretty certain how the cat was going to jump."

"How do you know I wouldn't?"

"Nobody but a fool would, and you don't look like one."

"Thanks for the implied compliment. Just the same, you can't judge with positive certainty what anybody might or might not do when he's got an idea in his head."

"Well, I'm satisfied you were tipped off on H. & O.," said Mix decidedly. "If I wanted additional evidence of the fact I have it in your refusal to accept \$20,000 for canceling the option on the ground that the price will, in your opinion, go above 80. That's proof that you have learned that H. & O. is to be boomed above that figure."

"I admit that your argument is pretty good, Mr. Mix, whether the facts agree with it or not. At any rate, I'm going to take my chances of realizing 80 out of those 2,000 shares. If you want to allow me the difference between 65 and 80 now I'll hand you back your option."

"No, thank you," replied Mix sourly.

"Very well, you don't have to. It is quite possible from the present outlook that H. & O. will reach 80, or higher, tomorrow. In that case I'll probably call on you for the stock."

With those words and a polite bow the boy broker turned and walked to his own office, while Mix went on to his in no agreeable frame of mind.

#### CHAPTER V.—Jay Learns That He Is to Be "Roasted.."

Next morning at eleven H. & O. was going at 82 3-8, and Jay decided that it was time for him to sell out, so he gave an order to that effect to the broker through whom he was working the deal and the 4,000 shares were offered in various lots at the market price. So many brokers were after the stock for their customers that it didn't take Jay's broker long to get the small batch of shares off his hands. A settlement could not be effected until the next day, and while Jay was waiting for his profit of \$80,000 and the return of his \$40,000 marginal deposit, or \$120,000 in all, H. & O. continued to advance till it reached 85. As soon as he received his check from his broker Jay called on Mix at his office.

"Fine day, Mr. Mix," he said, after taking his seat close to the trader's desk.

"Humph!" replied Mix grumpily. "Called for that H. & O. stock, I suppose?"

"Yes. I am ready to relieve you of it. I owe you a balance of \$123,800, I believe."

"Correct."

"If you'd accepted my offer the other day for the cancellation of your option at 80 you would have stood to make \$10,000. As the case stands

now I expect to gather in that \$10,000 myself. Well, here is your option, a check for \$120,000, which I will endorse, and \$3,800 cash. Now I'll take the certificates, if you please."

Mix looked at the check and saw that it was signed by a well-known brokerage firm.

"Humph!" ejaculated Mix, rising and going out to his counting-room for the certificates representing the 2,000 shares of H. & O. called for in the option.

He returned in a few moments and handed them to Jay.

"Thank you, Mr. Mix. Would you like to sell me a ten-day option on 5,000 shares of—"

"Not by a jugful, young man," replied the trader testily. "I'm through with the option business for a while, and I shall be rather wary about tackling it again with you."

"I thought you made \$6,000 off this deal yourself. You claimed that you had the stock in your office when it was going at 62. Well, I've just paid you 65 for it. That ought to leave you a profit of \$6,000."

"Humph!" exclaimed Mix for the third time, and as he didn't look pleasant Jay got up and took his leave.

He carried the 2,000 shares directly to his brokers and ordered them sold right away. They were disposed of inside of fifteen minutes at 85 1-4. That gave Jay a profit on the option deal of \$40,000. His total profit off the rise in H. & O. was \$120,000, which raised his capital to \$170,000.

"I guess I can afford to lay off for the summer," he said to himself complacently. "A fellow who has made \$120,000 in two weeks is entitled to a rest. All I need do is to lock up the office and—"

Here the door opened and a bank messenger entered the room.

"Are you Mr. Jay Perkins?" he asked.

"That's my name."

"Mr. Duncan Fairfax told me to deliver this letter and package to you."

"All right," replied Jay. "I'll take them."

As the messenger took his departure the boy broker laid the package on his desk and opened the letter. It was a short note from Mr. Fairfax requesting his acceptance of the contents of the enclosed package as a slight token of gratitude and esteem on the part of the writer, his wife and daughter for Jay's priceless service in saving the girl's life in Bronx Park. In conclusion, Mr. Fairfax said that as his wife and daughter were about to leave for their country villa for the summer they were very anxious to see the young broker before they left the city; therefore the banker said he hoped that Jay could make it convenient to call at Blank Street on Wednesday evening of that week. Jay, who had been thinking of calling on Miss Fairfax, decided to accept the banker's invitation for the night in question.

On opening the package he found an elegant gold watch with his monogram engraved on the case; a heavy gold chain to match, and a handsome diamond-encrusted charm—the latter the individual gift of Miss Jessie herself. He was very much pleased with the presents, which came from a leading jeweler's, and were quite valuable, and he at once wrote a note to Mr. Fairfax thanking him, his wife and Miss Jessie for them, and promising to call at his residence on Wednesday eve-

ning, as proposed by the banker. Accordingly, on the evening in question he dressed himself with unusual care, and after telling his mother where he was bound he started for No. — Blank Street. He found it to be a handsome detached residence surrounded by a spacious lawn intersected by a graveled carriage drive, and dotted here and there with Statuary. Jay received a warm welcome from Mr. and Mrs. Fairfax, the latter thanking him with much feeling for saving the life of her only child.

Then Jessie made her appearance, like a radiant little queen, in her best house gown, for in expectation of his visit she had got herself up regardless. If Jay had been taken with the girl before he was thoroughly fascinated with her now, and the impression was reciprocated on her part. He spent a very pleasant evening with the family, though the young people devoted their attention largely to each other. Jessie accompanied him to the front door when he decided that it was time for him to go, and he took a reluctant leave of her, promising to visit her and her mother at their country home in a quiet part of Long Island at an early date.

During the evening the banker had asked him how he was getting on in business, and Jay told him how he had made \$120,000 on H. & O. Mr. Fairfax expressed his astonishment at the young broker's luck, and then the boy told him how he had accumulated his initial capital of \$50,000 by fortunate ventures in the market while messenger for Mr. Simpson. The result was the banker began to regard his daughter's rescuer with renewed interest and respect, and quite a proper young man to associate with Jessie. A day or two later the young broker who had given Jay the tip on H. & O. came into his office and found Perkins seated at his desk studying the previous day's market report.

"Hello, Mr. Wilson; glad to see you. Take a seat."

"Thank you, I will," replied Wilson, sitting down. "You've got quite a comfortable place here. How are you making out?"

"First-class. That tip you gave me was a dandy. It pulled in a wad of money for me," replied Jay.

"Glad to hear it. How much did you make?"

"Something over a hundred thousand."

"Where did you get the money to work it to that extent?"

"I had \$50,000 lying idle at the time."

"You did!" cried Wilson in astonishment, for he never dreamed that Jay had more than two or three thousand at the outside.

Jay gave him a history of his various speculations, all of which had been more or less successful.

"You're a hummer, you are, Perkins," the visitor said. "And you made a hundred thousand out of H. & O.?"

"I made \$120,000 exactly."

The boy broker then explained how he had made \$40,000 of that amount out of the option deal with Eli Mix.

"That's pretty good, I must say. I don't see how you worked Mix so cleverly. He's a pretty shrewd operator."

"I don't think I worked him to any great extent. I gave him a safe chance to make \$6,000 out of the transaction. If he didn't do it that

isn't my fault. All he had to do was to hold on to the 2,000 shares of H. & O. he said he had in his office, and deliver them to me at 65 when I called on him for them. I'm bound to say, however, that when I visited him for a settlement he didn't act like a man that had made anything out of the deal. I guess he was mad because he was obliged to hand over stock to me at 65 that had a market value of 85 at the time. He isn't the only broker that would feel like kicking himself under similar circumstances, so I hardly blame him for having a grouch on."

"Well, I had no idea when I gave you that tip that it was going to turn you out a small fortune," said Wilson. "I didn't suppose you had any capital to speak of. However, I'm glad you did so well. You ought to be able to get on now all right."

"It won't be my fault if I don't."

"Now, I'll tell you what really brought me up here today. I wanted to tip you off to the fact that your old employer, Simpson, is coming up here tomorrow afternoon with a crowd of his friends to have a little fun with you."

"Fun with me?"

"Yes. He says he promised you that he'd bring a Wall Street lamb to your office for you to try your hand at shearing."

"Yes, so he did. I supposed he was joking."

"The joke is to come. I heard him arranging the matter with half a dozen of his cronies."

"What is he going to do?"

"He's got a live lamb from the country up at his house. He's going to have it brought to his office tomorrow in a hamper. You will receive a note from him some time tomorrow stating that he will call at your office to see you on an important matter some time after three. He will call with his friends and the hamper. After leading up to the point he is aiming at he will produce the lamb and ask you to show your skill in shearing it. Then he and his crowd expect to have the laugh on you."

"Oh, I see," replied Jay. "Thanks for the tip. I will try and think of some way to turn the laugh on Simpson. You'd better be present yourself. You may see more fun than is supposed to be down on the bills."

"I'll be on hand. It would certainly be a feather in your cap if you could turn the trick on Simpson. He wouldn't hear the last of it for a week."

"Well, an idea has just occurred to me, chuckled Jay.

"What is it?" asked Broker Wilson, with a look of interest.

"Oh, it would spoil the fun for you if I gave it away in advance. Drop in about three so that you can hold down a reserved seat when the others pile in, and maybe something will happen that will make Simpson's hair curl."

Wilson promised to be on hand at the hour named and then took his leave.

#### CHAPTER VI.—In Which Jay Perkins Is Awarded the Cake.

About noon next day Jay received the expected note from Simpson and chuckled after he had read it.

"I'm thinking that instead of you showing me

up I'll give you the surprise of your life, Mr. Simpson," he said to himself. "I'll wager you won't try to play off any more jokes on me."

Jay spent most of the time in his office that day, and when he came back from lunch he brought a small package, the contents of which he got rid of in his closet. At three o'clock Wilson made his appearance, and he tried to find out what plan Jay had in view for turning the tables on Simpson, but the boy wouldn't give him even a hint of his program. At twenty minutes to four Simpson arrived with half a dozen of his particular friends, all primed for fun and more or less loaded up with mint juleps which they had been imbibing at a neighboring cafe. Simpson carried a small oblong hamper which he put down near his chair. Jay welcomed his visitors and told them to make themselves at home. Jay yielded his chair to Simpson and took another near the closet door where he faced his callers.

"I received your note, Mr. Simpson, and have waited for you," said Jay. "You said you wanted to see me on important business. Are you organizing a syndicate to boom some stock and want to take me in on the ground floor with you and your friends?"

"No," replied Simpson, "nothing of that kind. I'm afraid your financial standing would prevent you from engaging in such an enterprise."

"How do you know what my financial standing is? I may be worth a million or two for all you know to the contrary."

"I don't know what your financial standing is," answered Simpson; "but there isn't much danger that your bank account would set Wall Street on fire."

"I guess there are others, older and more experienced brokers than I, whose bank accounts would stand considerable padding without getting unwieldy," replied Jay coolly.

"That isn't a fairy tale, by a jugful," laughed one of the visitors.

"Now, Jay," said Simpson, "I and my friends here have formed ourselves into a committee to inquire into and test your ability as a broker. With your permission we will proceed to work the first degree."

"The first degree!" replied Jay. "As long as it isn't the third I don't mind."

"The first degree requires a practical demonstration on your part of your proficiency in shearing a Wall Street lamb. We have provided the lamb for you to practice on."

Thus speaking the trader threw back the cover of the wicker hamper, put one hand into it and lifted out a very small lamb with a pink ribbon and bow around its neck. When Broker Simpson produced the lamb amid a roar of laughter, little Jay Perkins simply grinned, rose from his chair and opened the door behind him. His pet cub sprang out into the room, to the consternation of the brokers. Every broker in the room, Wilson included, scampered out of the way of the brown bear, which, however, got no further than the trembling little lamb.

"Baa-a! Baa-a!" bleated the white pet as the cub nosed it about the rug.

"Gentlemen," said Jay, "don't be alarmed. The bear won't hurt you. All he's after is the lamb, like the big and little two-legged bears of the Stock Exchange. As this particular lamb that Mr. Simpson brought here to be sheared has very

little, if any, wool to speak of, probably because he took care to shear it down to the skin himself before he turned it over to me, for there's very little in the shearing line that ever gets away from my late respected employer, the bear-cub won't injure the innocent animal. Come here, Teddy," continued the boy, addressing his cub, "the circus is over."

Then bruin trotted over to its master, got up on its hind legs and looked Jay in the face with an expression that was almost intelligent.

"Where in thunder did you get that cub?" asked Simpson.

"Bought him of a dealer in menagerie stock," replied Jay.

"What are you going to do with him?"

"Keep him for a pet. Kind of an appropriate one for a broker, isn't it?"

The crowd admitted that it was.

"What did you bring it to your office for?" went on Simpson.

"To help work the first degree that you planned to play on me," replied Jay.

The traders looked at one another, and then at Simpson, then with one accord they burst into a roar of laughter.

"I guess the joke is on you, Simpson," said one of them. "You'll have to put up half a dozen bottles of extra dry to square yourself. We came here to roast your late messenger, but it looks as if he had turned the tables on us. I move that for all-around smartness the cake be handed to Jay Perkins."

"Second the motion," cried several of the visitors with a chuckle.

"It is moved and seconded that our new associate in the Street, little Jay Perkins, takes the cake. Those in favor of that sentiment will please say 'aye.'"

There was a howl of ayes.

"I appoint Lawrence Poulsen a committee of one to present the cake," said the broker.

Poulsen immediately advanced to Jay.

"Mr. Perkins, the cake having been unanimously awarded to you by the committee of initiation it becomes my pleasant duty to present it to you."

Broker Poulsen put his hand in his side pocket, produced a ginger-snap and handed it to the boy broker with an exaggerated bow. A roar of laughter accompanied the presentation.

"Gentlemen," replied Jay, "I accept this evidence of your friendly appreciation in the spirit it is offered. It is customary in awarding any person the cage to do it in a metaphorical sense. The fact that you have presented it in a material and actual sense conveys an honor that quite overpowers me. It will always remain a green—I mean a dark-brown spot in my memory—I refer to the cake. I shall take great satisfaction in framing it, and according it the place of honor in my office. It will always be on exhibition to remind you gentlemen, whenever you favor me with another call, of this happy and hilarious occasion."

Jay made an elaborate bow, which took in all his callers, and sat down. His speech was received with a loud demonstration of laughter and approval, and the brokers agreed that little Jay Perkins, the new broker, was all to the good. The party then broke up, Mr. Simpson returning the

lamb, which had taken refuge in a corner of the room, to the hamper, and the party, including Wilson, adjourned to a nearby cafe to drink champagne at Simpson's expense. They wanted Jay to go along, as they declared him to be the lion of the meeting, but he politely declined on the ground that he drank nothing stronger than water, and consequently would be out of place in their convivial gathering. Thus Simpson's scheme failed of its original purpose, but it served to introduce Jay Perkins, the little broker, pretty generally to the attention of the Street.

#### CHAPTER VII.—Jay Wins Something of More Importance Than a Stock Deal.

A few days after the foregoing incident Banker Fairfax called on Jay.

"I suppose you're not doing much these warm days," said Mr. Fairfax, after he had inspected the young broker's office with an approving eye.

"No, sir. I was thinking about closing up for the balance of this month and the whole of next, and going somewhere in the country to rusticate."

"An excellent idea. Why not come down to my place and spend a couple of weeks? Jessie would be glad to have your society. In fact, it is at her request I called on you to see if I couldn't induce you to come down with me tomorrow afternoon."

The prospect of passing two whole weeks in her company was a delightful one to him, and so the matter was easily arranged. Jay promised to call at the bank at one o'clock next day, which was Saturday, ready to go to Bayville, the name of the village near which the banker's summer residence was situated. Mr. Fairfax and Jay arrived at the Bayville station about three o'clock and were met by a carriage which soon carried them to their destination. Jessie, looking as fair as a lovely bull-blown rose, was the first to greet them. She was expecting the young broker, for her father had telephoned that the boy would come down with him. Jay was shown to a large and comfortable room on the second floor, and after he had tidied himself up a bit he was taken possession of by Jessie, as if he were her exclusive property, a proceeding that the boy did not object to in the least.

There was no getting away from the fact that the two young people were very much interested in each other, and if the banker and his wife noticed their decided preference for one another's company they did not put any obstacles in their way. Mr. Fairfax visited the city usually three times a week, that is, every other day, as there was always business of more or less importance awaiting his attention at the bank. Jay and Jessie rode and walked about Bayville's suburbs together, and made calls on neighbors who were on terms of intimacy with the banker and his family. On Saturday morning of Jay's first week in Bayville the little summer colony on its outskirts was thrown into a flutter of excitement by the report, quickly circulated around, that one of the houses had been entered during the early hours of the morning by burglars, who had chloroformed the inmates and cleaned out most everything of real value.

"That's pretty bad," remarked Jay when Jes-

sie told him the news. "By George! It seems that one is nowhere safe from the depredations of professional crooks. I thought a special watchman was employed by the residents here to keep an eye out for possible burglars, or any other contingency that might arise."

"We have a private watchman," replied Jessie. "Papa pays his share toward the man's wages."

"He might have been a wooden man for all the good he seems to have done on this occasion. It's a wonder he did not notice the rascals carrying away their plunder. You say that there was a whole lot stolen?"

"Yes. Mrs. Stone lost all her diamonds and other jewelry; all her silverware, and any amount of valuable ornaments and other personal property," replied Jessie. "They estimate their loss at more than \$20,000."

"Gee! That's a whole lot to lose. What are they doing about it?"

"The constables are trying to find a clue to the robbers, and Mr. Stone has telephoned the news of his loss to police headquarters in New York. They expect a couple of detectives out by the next train."

"As the crooks have had several hours in which to get away with their swag it isn't likely they'll be found, if at all, this side of the city."

"This robbery has made mother and I quite nervous. There were two robberies in the next town, three miles away, last week. Unless something is done we may have another burglary here before long, and who knows but it might be our house."

"I wouldn't worry over the mere possibility of such a thing, Jessie," said Jay, who had begun to drop the Miss in addressing her, a fact that she did not seem to object to. "Never cross a bridge till you come to it and you will save yourself a lot of disquietude."

"That's good advice," she answered smilingly; "but not easily acted on. We have a great deal of value in the house that burglars would be sure to carry away if they got the chance."

"I don't think it would be safe for them to try and repeat what they did at the Stones' house. Extra preparations will be taken now by everybody to protect themselves, and if the crooks should have the nerve to come around again they are more than likely to meet with a warm reception."

Jay and Jessie talked about the burglary for some time, and then they started for a walk down to the bay, jutting in from the Sound, that gave the village its name. Reaching the beach they walked along the water's edge, feeling very happy in each other's company. Suddenly a flash of sunshine was reflected in Jay's eyes from a glittering object on the shore.

"Hello! What's that?" he ejaculated.

"What's the matter?" asked Jessie.

Jay walked to the object and picked it up.

"Why, it's a watch, and a dandy one, too, with a fine monogram on the cover."

"What a lucky boy you are to find it. I never find anything," replied the girl.

The young broker pressed the spring above the winder and the front case flew open, revealing the photograph of a handsome woman facing the dial glass.

"My gracious!" cried Jessie. "That's Mrs. Stone!"

"Mrs. Stone!" exclaimed Jay. "Then this watch must belong to—"

"It's her husband's watch. It must have been taken from the house this morning with the other stolen things, and the burglars lost it here," said Jessie.

"That shows that the crooks retreated in this direction. Looks as if they came here to embark in a boat—maybe a sloop or sailboat that brought them to the village. This will be a clue for the detectives when they get here," said the boy.

Looking toward the water's edge Jay saw the deep indentation of a small sailboat's keel in the damp sand.

"Look at that," he said, calling Jessie's attention to the circumstance. "That might have been made by the boat they escaped in. At any rate, it was made by a boat of some kind that was pulled partly up on the beach and left there for some time. I call this clue No. 2, though I may be wrong. Everything, however, seems to indicate that the crooks came and went by water."

They looked all around the spot for further signs of the burglars, but found nothing more. They then continued their walk to one of the wharves where rowboats and sailboats were on hire.

"Like to take a short sail, Jessie?" Jay asked her.

She hesitated.

"I like the water, and it looks nice this morning, but ever since Herbert Strong upset me into the Bronx River that Sunday afternoon when you saved my life I've felt nervous about venturing on the water again."

"I don't blame you; but I guess you can trust yourself with me. I know how to manage a boat, and you know I can swim like a duck. You also know, or ought to, that I wouldn't let any harm happen to you. I think the world of you, Jessie, and I can't help admitting it even at the risk of offending you," concluded Jay earnestly.

The girl made no reply, but looked steadily down at the sand, as if she saw something there that interested her, and a heightened color suffused her fair cheeks.

"You're not displeased with me for expressing the real state of my feelings, are you, Jessie?" he asked her, taking her hand in his.

"No, of course not," she answered in a low tone.

What more Jay might have been betrayed into saying was choked off by an old boatman coming up and asking them if they wanted to take a sail.

"Will you go with me, Jessie?" asked the young broker gently.

"Yes," she replied impulsively, "I'd go with you anywhere."

"I'd like to hire a sailboat for an hour," said Jay to the boatman.

"Can ye manage one?" the man asked with emphasis.

"I can. I have had considerable experience with sailboats."

"Ye kin have yer pick of either of them two boats. My rates is a dollar an hour. If ye are out more than an hour and not over an hour and a half it will cost ye one-fifty. My terms are in advance, and ye must tell me who ye are."

"My name is Jay Perkins, and I'm a New York broker."

"Who are ye stoppin' with down here?"

"Mr. Duncan Fairfax, of Sunnyside Villa. This is his daughter."

"All right. Ye kin have the boat. If ye will take a p'nter from me I wouldn't stay out more'n an hour, 'cause why?—them mares' tails yonder mean a considerable weight of wind. There'll be a stiffer breeze by and by than ye or the young lady'll care to cruise about in."

"Thank you, boatman. I'll keep track of your suggestion. An hour will be quite long enough for us to be out, anyway, I guess."

He handed the man a dollar bill, assisted Jessie into the boat, and fending off from the wharf, ran up the mainsail in boatman-like fashion and started down the bay under a light breeze that barely careened the boat to the leeward. Tiller in hand, Jay seated himself beside the girl and regarded her sun and breeze kissed face with admiration.

"Did you man what you said a moment ago?" he asked, laying his disengaged arm on the rail behind her.

"What did I say?" she said with a covert glance in his face.

"That you'd go with me anywhere. Would you?"

She blushed rosily and looked away.

"Did you mean it or didn't you?" he persisted, bending toward her.

"Of course I mean that I'd go with you anywhere that you asked me to," she answered softly.

"Which means that you feel I wouldn't ask you to go anywhere very far from your home, is that it?"

"Yes."

"Do you like me?"

"What a foolish question! You know I do."

He put his arm around her and gently drew her toward him. She offered no resistance and he felt encouraged.

"Do you care for me?" he repeated, bending over her. "Do you, Jessie?"

The last three words he breathed tenderly. He raised her face to his, and she let it fall on his shoulder.

"You do, don't you?"

"Yes," she replied, almost inaudibly.

"How much? How much do you care for me?"

"I love you with all my heart," she cried, throwing her arms around his neck.

Then their lips met in their first kiss of love, and both were very happy indeed at that blissful moment.

#### CHAPTER VIII.—The Amateur Chocksmen.

Jay and Jessie were so taken up with each other that the boat sailed ahead without much attention from either. The light wind made sailing on their original course almost a mechanical matter, and so the boat glided on as easily and safely as a thing of life that knew its own way without the need of a guiding hand. The two young people were in that delightful frame of mind that, to use a common expression, they didn't care whether school kept or not. The boatman's injunction that it would be well for them not to remain out more than an hour was forgotten by Jay, whose duty it was to remember such a thing when the safety of the lovely girl by his

side depended wholly on him, and she herself trusted implicitly in his judgment. However, under the circumstances there might be some excuse for his remissness in that particular, but in any case the responsibility was up to him. Up to the present the breeze had been steady, though light, but it dropped away and came only in intermittent puffs.

They were now some distance down the bay, and the ebbing tide was carrying the boat toward a small wooded island which lay like a huge emerald at the entrance to the harbor, about midway from shore to shore. When they were close in shore to the island the wind died out altogether, and left the sail slatting about with the slight rolling motion of the boat. Then Jay woke up to the fact that an hour had passed and they were a good three miles from the village shore, with little prospect of getting back very soon.

"I guess we might as well go ashore on this island," he said, as he noticed that the little craft was drifting toward a little cove. "We can't go back till the wind springs up again."

Jessie was willing to do anything that Jay suggested.

"It's a good thing this island is here, otherwise we'd drift right out to sea until the wind came up again," said the little broker, guiding the boat into the cove.

"I wouldn't like that," she replied, as the vessel's nose struck the sandy shore. "This is a pretty island. I've often wished to come out and look at it."

"The chance is yours at last then."

He lowered the sail, then jumped ashore with the painter, which he made fast to a small tree. After that he helped Jessie to land, and they began to stroll across the island. There were flowers in abundance growing wild, and they gathered a couple of small nosegays.

"Hello!" ejaculated Jay suddenly. "We're not the only ones on the island. See that smoke?"

"Yes," replied Jessie.

"Must be a fishing party out here. They may be cooking a clam chowder."

"I should like to have some clam chowder. I do like it above anything."

"I don't know that we ought to butt in on these people, whoever they are. And it's only guess-work on my part that they're cooking clam chowder. They may be frying fish."

"It must be lovely to camp out in the woods, or on an island like this, and eat things in an unconventional way," said the girl enthusiastically. "How I wish I were a boy!"

"I wouldn't have you a boy for anything. I want you just as you are."

"Of course I can't be a boy. It's silly of me to wish such a thing; but I do think boys have ever so much better times than girls. They're not tied down by this, that and the other thing like girls are."

By that time they had reached a position among the trees where they caught sight of the fire. It was built in a little clearing, close to the end of the island overlooking the Sound. Through the foliage Jay and Jessie could see the mast and stays of a small sloop-yacht lying close in shore. Three well-dressed young men, who looked like well-to-do clerks, were in the clearing. One of them was performing the duties of cook; and at that moment was holding a sizzling pan over the

blaze. His two companions, both good-looking, athletic fellows, were seated on the grass with their backs to a thick growth of underbrush. The taller and handsomer of the two had a well-filled bag between his legs, the contents of which he and his associate were examining with great interest. As Jay and Jessie came on the scene the chap with the bag had an elegant-looking silver water pitcher in his hands, and was apparently commenting on its value. The little broker's eyes opened pretty wide as he saw the young fellow take article after article of silver plate from the bag, and Jessie viewed the proceedings with some surprise herself.

"Come here, Jessie," said Jay, drawing her back out of sight of the clearing. "You saw that silverware those chaps are looking at?"

"Yes."

"Doesn't it look a bit queer that three young men, who seem to be on a fishing cruise, should have such stuff in their possession?"

"Yes," admitted the girl, "It does seem odd."

"Particularly at a time when a lot of silver plate and other valuable articles have just been stolen from a house in this vicinity."

"Oh, Jay!" cried Jessie, catching him by the arm nervously. "Do you think these persons are the thieves?"

"Well, as they don't look at all like crooks, I think they are entitled to the benefit of the doubt. I would like to make sure of their innocence, though, and see if that plate is some of the property stolen from the Stone house. Just wait here a few minutes while I investigate a bit."

Jay walked back to the edge of the clearing, then cautiously circled around to the thick bunch of bushes behind the two chaps who were still examining the contents of the bag. Making as little noise as possible he crept forward till he reached a point within a yard of them, where he could easily overhear all that passed between them.

"This is a mighty fine bunch of silverware," said the tall young fellow, beginning to replace the stuff in the bag.

"Bet your life it is," replied the other. "It's the real stuff, and all bearing the Tiffany mark. It must be worth a lot of money."

"It is. I'll gamble on it that they cost a round thousand dollars."

"For a first attempt as amateur cracksmen I think we've made a swell haul," said the other with a chuckle. "The diamonds and other jewelry will easily foot up in the thousands."

Jay Perkins, who was really prepared to learn that the young men had found the bag with its valuable contents, gave a gasp as he overheard this guilty admission. So these respectable-looking young men were the burglars who had looted the Stone residence early that morning. The revelation was certainly a great surprise to the little broker. They did not look at all like men who would engage in such an enterprise. It appeared, however, from the last speaker's words that this was their first attempt at housebreaking. That they were, in fact, as he had said, amateur cracksmen. Jay wondered how three fellows, admittedly inexperienced at the business, could have succeeded so well. They were evidently not wanting in nerve whatever their other shortcomings might be.

"I don't see how they managed to plan and carry out such a daring robbery," muttered Jay. "Seems to me that there is something in the background."

Then he listened attentively as the man with the bag replied:

"Yes, I'll wager we got away with \$15,000 or \$20,000 worth of stuff."

"I'm afraid we're going to have a whole lot of trouble trying to realize on this swag," said the other.

"Don't you worry about that, Leslie. I'll see that we get rid of it," replied the tall fellow in a confident tone.

"You can't sell it in the city. The New York police have probably by this time got a complete list of all the stolen articles, and will be on the lookout for them."

"We must work it off by degrees, the diamonds and jewelry first, at a considerable distance from New York—say out West in Chicago and other places where its presence will not be suspected."

"Do you expect to go with it to Chicago and elsewhere?"

"Sure I do."

"How can you get away from Wall Street?"

"I've got a sister in Denver. I'll frame up some story about her being at death's door, and that my presence by her bedside is absolutely necessary. Old Drew will let me off. He thinks a whole lot of me, you know. I couldn't be more solid with anybody than I am with him."

"Well, you're pretty solid with Stone, too, or you wouldn't have been invited to spend a week at his summer home," laughed Leslie.

"That's right," chuckled the other. "That invitation has proved a dear one for him. It put temptation in my way, and incidentally in yours and Bingham's. If I hadn't come down here as Stone's guest the robbery wouldn't have happened. You see, I was in such a financial hole that when I saw how careless the Stones were with their valuables the idea at once popped into my head that it only needed the right amount of nerve, as well as the help of a couple of chaps on whom I could depend, to make a raise that would set the three of us on our feet again."

"So when you returned to the city you broached the scheme to Ben and me," said the other.

"Just what I did. And you two, being flat broke and in momentary danger of having your little defalcations at your offices discovered, consented to join me in the job."

Leslie nodded.

"Ben and I are up to our eyes in difficulty, but we hope to square ourselves and have something over through the proceeds of this crib-cracking affair," he said.

"So you shall. When I get back from the West I'll have a wad of money as big as a house," said the tall man, "and then we'll all be in clover."

At this point the young fellow who was attending to the cooking announced that dinner was ready, and the three sat down to a meal of fried fish, potatoes, fresh bread and coffee, which they provided to do full justice to.

#### CHAPTER IX.—Caught by a Rain Storm.

Jay Perkins watched them from the shelter of the underbrush, and considered how he would be

able to put a spoke in the wheel of these three clerks who had gone crooked when temptation came their way.

The little broker figured that it was up to him to recover the stolen property now that he knew where it was.

Perhaps the most advisable thing for him to do was to get back to the village as soon as he could and put the detectives, who had probably reached the scene of the burglary by this time, on the track of these chaps.

If in the meantime they left the island in the sailboat they had at their command the officers would no doubt be able to trace them to their destination, which in all probability was the city, and catch them with the goods in their possession.

While Jay regarded this plan as the most feasible under the circumstances, still he would greatly have preferred catching them and recovering the booty himself.

While he was considering the matter the wind came swooping down on the island with a rush, bringing up with it heavy black rain-clouds.

"We're going to have rain and plenty of it," said the tall young man, springing on his feet. "We must get under cover and stay there till it's over."

He swung the bag of silverware on his back and started for the sloop-yacht, followed by the other two with the dishes and cooking utensils.

Jay also thought it advisable to hasten back to Jessie, and hurry her aboard the sailboat, where the little cabin would keep them both snug and dry from the approaching rain-storm.

"I thought you were never coming back," said the girl with a little pout.

"Oh, you couldn't lose me to save your life," laughed the little broker, taking her by the arm. "Step lively now. It's going to rain hard, and we want to reach the boat before it comes down."

"The boatman was right, after all," she said as they hurried along.

"They generally are in matters within their knowledge. Years of experience along shore have taught them to read the weather signs correctly, and consequently they are seldom very far off in their predictions."

"What did you learn about the silver plate? Is it the same that was stolen from the Stones?"

"It is the same, and I learned a whole lot more than I expected. That is why I was so long away from you."

"Do tell me what you learned," she asked in a tone of eager interest.

"Well, in the first place I learned that those young men hold responsible situations in Wall Street."

"I thought they couldn't be the burglars."

"You mustn't be too quick at jumping at conclusions, Jessie."

"Why, what do you mean?"

"I mean that those three Wall Street clerks are the persons who robbed the Stone house."

"You don't really mean that!" she cried in astonishment.

"I have the admission from their own lips. That is pretty good evidence, I think."

"From their own lips! Were you talking to them?"

"Hardly. I crawled up near them and heard their conversation."

"What did they say?"

"A whole lot—enough, in fact, to send them to Sing Sing for many years if they told the same thing in a court of justice."

"Is it possible?"

"It appears that the tall chap, the one who had the bag of silverware between his legs, is the ringleader of the enterprise. I told you that his face was familiar to me."

"Yes."

"Well, when I heard him say that he worked for Drew, the broker, I knew that I was not mistaken in my man. He is Drew's cashier, and his name is Walter Whiting. He seems to be well thought of, not only by his employer, but by Mr. Stone as well."

"The gentleman whose house was robbed?"

"The same. Whiting spent last week down here as Mr. Stone's guest. It's a wonder you didn't meet him."

"I knew the Stones had several guests last week, but I didn't visit them."

"But you must have seen Whiting some time during the week. He is a handsome chap and quite a dude. He would naturally attract notice, especially from the young ladies."

"Do you think I look at every young man who comes down here on a visit?"

"Why not? There is no harm in gazing upon a young man at a distance."

"I take no interest in strange young men," she answered decidedly.

"I'm glad to hear that, sweetheart. I should strongly object to have a visitor from New York, or elsewhere, cut me out."

"Would you, really?" she replied with a mischievous glance.

"I would really. I can't lose you now, Jessie, after you have admitted that you care for me. If anything happened by which I lost you I shouldn't want to live any longer," he said earnestly.

"You foolish boy! Nothing like that will happen," she said, putting one of her arms in his.

"I should hope not. It would simply be the winding up of me."

She squeezed his arm as if to assure him that he need have no fear of losing her, and they hurried on.

"Well," continued Jay, "Whiting is evidently in financial difficulties. While he was visiting at the Stones he noticed that they were not over careful with their personal property. This put into his head the plan of burglarizing the house, which he proceeded to carry out with the help of his two friends, who are also suffering from a money famine. They came down here on their crooked errand in that boat we caught a glimpse of through the trees. They put the job through with astonishing success for amateur cracksmen, and now they are camping here on the island preparatory to returning to the city with their plunder."

As Jay finished his explanation they reached the cove where the sailboat lay.

And just in time, for the rain began to fall in great big drops that promised a heavy downpour while it lasted.

The little broker hurried the girl into the cabin, and after seeing that the craft was securely tied to the tree followed her.

The sky had now grown black and lowering,

and the wind was thrashing the bay into a myriad of whitecaps.

The tide was just on the turn and the water came rolling in from the Sound outside in a pretty rough way.

Jay closed the sliding door nearly to so as to keep the rain entirely out.

The cabin was almost pitch dark, but that fact made no difference to the young lovers, who sat on a locker side by side holding hands and listening to the thunder of the raindrops on the roof above their heads.

"It's pretty rough on the bay now, sweetheart," said the young broker. "I would not be afraid to sail this boat across it under closely reefed sail, but still I think we are safer where we are till the storm blows over."

"I think so, too," Jessie replied. "I'm not as brave on the water as I was before I fell into the Bronx River."

"You needn't be afraid of anything when you are with me."

"Mother will be wondering where we are."

"She won't be worried about you because she doesn't know that we went out sailing on the bay."

"I'm glad she doesn't know it, for she certainly would be greatly worried till we got back."

"I wonder if there is a candle or a lantern aboard," said Jay. "I think a light would be an improvement. Then we could see each other."

"I don't mind the darkness as long as I know you are beside me."

"You deserve a kiss for such an expression of confidence in me," said the little broker, drawing her to him and kissing her several times.

She offered no objection to this liberty on his part, which tempted him to take a few more after a short interval.

"Dear me!" she cried after the second batch. "How many do you want?"

"As many as you will give me. Remember, I can only be with you one week more."

"You must stay longer. I'm going to tell papa to ask you to do so. You don't have to go back to New York to do any business."

"No, I've practically closed my office for the summer, as I haven't any customers yet to take up my attention; but still I can't expect to stay here. I don't want to wear out my welcome with your parents."

"No danger of that. When I tell papa and mother that I want you to stay they will consent. They never refuse me anything."

"But they might wake up to the fact that we are getting to think too much of each other. We are both young yet, and, besides, your people may have other plans for you. That is what worries me. I'm afraid they might not think me good enough for their only daughter."

"They think a great deal of you. They won't object to you. They are grateful to you for saving my life, and, besides, they wouldn't make me unhappy as I would be if they tried to part us. I've promised to marry you some day, and I'm going to do it unless you find a girl that you like better than me."

"I'll never find anybody that I could like better than you, Jessie. Don't you worry about that."

She nestled close to him and he took advantage of it to steal another kiss.

Then he jumped up, struck a match and looked around the cabin.

He spied a lantern hanging from a hook in the roof.

"Now we'll have a light on the subject," he said, taking it down, opening the slide and igniting the small wick of the lamp inside.

That made the cabin look more cheerful, and the young people were now able to see each other's faces.

As Jay looked around the place he spied a waterproof coat and a sou'-wester, worn in dirty weather by the boatman.

Immediately an idea came into the little broker's head—an idea that promised results—and he decided to act on it at once.

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#### CHAPTER X.—In Which Jay Perkins Captures the Amateur Cracksmen.

"Jessie," he said, taking down the waterproof and the sou'-wester, "are you willing to remain here a little while alone?"

"Alone!" she exclaimed in surprise, and clearly not pleased at the suggestion. "Are you going out in the rain?"

"Such is my intention," he answered, proceeding to don the waterproof.

"What for?"

"I want to try and capture those clerks while they're off their guard, and take possession of the stolen property which is undoubtedly aboard their yacht."

"How can you do that? There are three of them, and every one bigger than you. They will naturally resist capture, and will probably injure you. No, you mustn't go. I won't let you there!"

She evidently meant what she said, and acted as though she was accustomed to be obeyed.

"Oh, come, now, sweetheart, don't interfere with my scheme. I don't intend to tackle them openly. That would be foolish on my part, for I'd stand no show against such odds. My idea is to catch them by strategy."

"How will you do that?"

"While it's raining cats and dogs they'll be housed up in the cabin of their sloop, same as we are. They'll probably have the door of the cabin partly closed, at any rate. My idea is to creep aboard the sloop and fasten them in the cabin before they wake up to what's going on. Then I'll have them and the plunder where both can be taken possession of by the detectives without much trouble."

Jessie was rather taken with Jay's plan, and after some further talk over the matter she withdrew her opposition and told him that she would wait patiently for him to return with the news that he had been successful.

"Promise me that you will be very, very careful of yourself, dear," she said, putting her arms about his neck.

"I promise," he answered.

Then he opened the cabin slide and stepped out into the cockpit.

"I won't be gone long," he continued, closing the slide again.

He stepped ashore in the pouring rain and started for the other shore of the island. It was

not a cheerful task tramping through the wet grass and brushing against the moist trees and bushes, but Jay was not a boy to be put out by such inconveniences as that. He had a definite purpose in view, and meant to carry it out. Passing across the clearing where the amateur cracksmen had cooked and eaten their dinner, Jay paused at the outer edge of the trees to survey the sloop-yacht which lay well anchored to the shore, and rolling about on the uneasy surface of the Sound. As there were two small dead-eyes looking shoreward in the upper part of the cabin, or trunk, as it is called, where it was raised above the level of the deck, and as these were open and would naturally afford those inside a view of a portion of the beach, Jay deemed it wise to make a detour and approach the sloop close to the edge of the water.

He saw with a feeling of satisfaction that the cabin door was entirely closed. The four open dead-eyes, two on either side, evidently afforded all the ventilation necessary in the cabin. Jay was obliged to wade out to his knees in order to reach the sloop, and then he had to exercise great care in swinging himself into the cockpit on account of the wobbly motions of the craft. He succeeded in getting aboard all right, without causing any suspicious noise, and going to the cabin door he saw to his joy that the key was in the lock on the outside.

"Gee!" he ejaculated. "Fortune is playing right into my hands."

He pushed the sliding door to make sure that it was snug against the jamb, and then he softly turned the key in the lock.

"There, I guess you chaps are secure," he breathed. "Now I'm going to slip the painter and sail around to the cove."

Jay decided that he could effect this move by the jib alone, as it was blowing pretty hard and he did not care, single-handed, to risk raising the mainsail even a little bit if he could avoid it. So he stepped softly across the roof of the cabin, hoisted the jib half way up, made the sheet fast, and then let loose the painter that held the boat to the shore. The yacht immediately fell away into the trough of the choppy seas. Jay ran back to the cockpit, grabbed the tiller and put the craft before the wind. The sensation of the boat being away from her moorings was noticed at once by the occupants of the cabin, and Walter Whiting went to open the cabin door and see what was the matter. He soon discovered that the door was fast.

"What's the matter with this door?" he said as he tugged impatiently away at it.

"Why, what's the matter with it?" asked Ben Bingham.

"That's what I want to know," growled Whiting. "Couldn't have locked itself, could it?"

"It has a spring lock," replied George Leslie. "Just a common one. Where's the key?"

"It's outside," said Whiting.

"The panel must have swollen with the rain and is stuck. Pull harder," said Bingham.

"I'm pulling as hard as I can, and it won't budge for a cent."

Whiting began to pound and rattle the panel, and the sounds he made notified Jay that the clerks had found out they were locked in.

"Keep it up," chuckled the little broker to himself.

He felt in excellent humor, for he believed that he was master of the situation.

"Say, something's wrong!" cried Leslie, in an excited voice as he looked out through one of the open deadeyes and saw that the sloop was moving along close to the shore, as if guided by someone at the helm. "We're under way!"

"That's what I thought," said Bingham. "The blamed rope has given way and we are floating away from the island."

"No, we're not," replied Leslie. "We're sailing alongside the island."

"Sailing!" cried Whiting. "Nonsense! How can we be sailing with no sail up and nobody at the helm?"

"Come here and see for yourself. There's somebody aboard who is directing the sloop's course, and I'll bet a hat that the person, whoever he is, locked us in." Leslie's words produced a startling effect on both Whiting and Bingham. They rushed to the deadeyes and looked out.

The truthfulness of their associate's statement was at once apparent to them. The sloop was sailing along under perfect control, though pitching and rolling under the weight of the wind, notwithstanding that only a portion of the jib was spread. The three clerks looked at each other in the light of the bright cabin lamp.

Their faces showed the inward consternation that each of them felt. If they were locked in, as they seemed to be, and somebody was sailing the sloop into the harbor, for that was the direction the boat was taking, things looked kind of bad for them. They feared that in some way their guilt had leaked out, their presence at the island became known, and that detectives had come down and captured both them and the yacht. The prospect ahead at that rate was not an encouraging one.

"Do you think we're pinched?" asked Leslie, in a hollow shaky tone.

"I don't see how any suspicion could attach to us," was the reply; but Whiting's tones were not over-confident. A guilty conscience is apt to foresee trouble that does not even exist.

"Maybe somebody is trying to steal the boat," suggested Bingham.

"With us on board? Ridiculous!" replied Whiting. "Besides, if anybody is up to that game they'd scarcely run in the harbor. They'd keep out in the Sound, and run for some unfrequented spot, with the object of putting us ashore where we could not interfere with their purpose. It would take two or three stout fellows to handle us, and I'll swear I haven't heard a soul on deck at any time."

"I thought I heard light footsteps on the roof just before we started off," said Leslie, "but I didn't think anything of it at the moment."

"The whole matter seems kind of mysterious to me," said Bingham. "Try the door again, and if it doesn't budge pound on it and yell out. Maybe the person or persons who sneaked aboard do not know that any one is in the cabin. Whiting accordingly tackled the door again, and finding that it was as tight as a drum, he pounded lustily on it and yelled out.

As Jay was engaged at that moment in steering the yacht around the end of the island toward the cove where his own sailboat was moored he

did not take the trouble to notice the uproar at the door. A few minutes later the cove came in sight and the little broker headed for it. It was but a short run to reach it, and then Jay guided the yacht alongside the other boat.

Walking forward, without any attempt at secrecy now, he picked up a spare line, secured it to a cleat and springing on shore tied the yacht to the same tree that held his own boat. While he was doing this the imprisoned clerks kept up a furious pounding on the cabin door which reached Jessie's ears, and she opened the sliding panel of the sailboat's cabin to find out the cause of it. Then she saw the yacht and Jay in the act of rejoining her.

"You have captured them!" she said excitedly.

"I have," replied the young broker complacently.

"And they are trying to get out?"

"They are making quite a row as you hear."

"Then you'd better take this to defend yourself with," she said, handing him a heavy navy revolver. "I found it in one of the lockers."

"Thanks, Jessie; it may come in handy," he replied. At that moment there was a heavy crash on board the yacht and the upper panel of the door fell out in pieces, smashed by a heavy instrument in the hands of Walter Whiting.

"Hold on there, gentlemen," cried Jay, springing back on the yacht's deck. "That will do. You've gone far enough."

"Who are you?" demanded Whiting aggressively.

"Jay Perkins, the little broker of Wall Street."

#### CHAPTER XI.—The Finish of the Amateur Cracksmen.

Whiting glared through the rain at the little broker.

"Was it you who locked us in our cabin and sailed the yacht around to this end of the island?" he demanded in an ugly tone.

"I had that honor," chuckled Jay.

"What in thunder did you mean by doing it?" roared Whiting.

"I meant business."

"Business, you little monkey!"

"Exactly; business."

"What do you mean by that?"

"Just what I said," replied Jay coolly.

"Well, wait till I unlock this door and I'll make you sing a different tune. The speaker reached down to turn the key and then discovered to his disgust that it was not in the lock. Jay had taken the precaution to remove it on general principals.

"Where is the key to this door?" demanded Whiting.

"In my pocket," replied Jay suavely.

"In your pocket, confound you! Take it out and open this door, do you hear?"

"I hear, but I'd rather not."

"If you don't do it this instant we'll half murder you when we get out," cried Whiting threateningly.

"I have an idea that you and your friends won't get out—yet."

"I'll show you whether we will or not," cried Whiting furiously, raising the instrument with which he had smashed the panel.

"If you hit that door again I'll shoot you," said Jay, raising the navy revolver which he had till that moment kept behind his back and covering Whiting. Broker Drew's cashier paused and looked disturbed.

"What's the meaning of this action on your part, anyway?" he asked the boy in a milder tone.

"It means that I wish you to stay in out of the rain."

"I want no fooling," cried Whiting impatiently. "Why are you trying to keep us prisoners aboard our own craft?"

"To keep you out of further mischief."

"What do you mean?"

"I mean that I think you're safer under lock and key than at liberty."

"I'd like to know what you're trying to get at," snarled Whiting, held in check by the pointed revolver. "How dare you try to intimidate us with that weapon?"

"Because I don't intend to let you get out."

"You're acting in a pretty high-handed way. Are you a young pirate?"

"No, I'm a young stock broker, though, at present, I'm an amateur thief-taker, just as you by your own confession are a trio of amateur cracksmen."

"How dare you call us amateur cracksmen?" roared Whiting.

"Because that's what you are. You're not professionals because you haven't followed the business for a living."

"What kind of joke are you trying to work off on us?" said Whiting, endeavoring to carry out his bluff.

"No joke at all, Mr. Whiting. You'll find it a mighty serious piece of business. The lightest sentence you and your friends are likely to get is ten years."

"Ten years! What for?"

"Committing a burglary at Sunnyside Villa this morning."

"Why, you little monkey——"

"And now you're caught with the goods. I feel sorry for you, though I don't believe you deserve my sympathy."

"On what ground do you accuse us of committing a burglary? You must be crazy. We are three respectable Wall Street clerks out fishing on our vacation. Why, I was stopping all last week at Sunnyside Villa, as Mr. Stone's guest. Anybody in the village can tell you that."

"I'm aware of that fact, and that's how you came to plan the robbery which you and your friends carried out this morning."

"Then you persist in calling us burglars?"

"Can't help it, after the conversation that passed between you and your companion, Leslie, just before you ate your dinner in the clearing a while ago. Then I saw the bag of silver that you and Leslie were overhauling. Altogether, I think the facts are against you." Whiting and his associates, who were listening to all that passed between their leader and Jay, were thunder-struck at the boy's knowledge. They realized that they were in a pretty bad fix.

"Put up that revolver and let us see if we can't make a deal," said Whiting, desperately.

"You can't make any deal with me, Mr. Whiting," replied the little broker.

"What are your intentions?"

"To hand you three over to the New York detectives who are down here investigating the robbery."

"You won't make anything by that. Now, I'm willing to give you a share of some diamonds we've got if you will let up on us. I'll give you two diamond rigs worth \$500 apiece if you'll toss us the key of this door and leave the yacht."

"I'm not taking bribes to go back on my duty. I think we've talked long enough, so we'll quit. It's stopped raining, and the wind has gone down a bit. I'm going to start for Bayville at once. For fear you may attempt to make trouble while I'm busy getting under way I shall have you watched by a young lady friend of mine whom I shall instruct to shoot at the person who attempts to batter the other panel of that door." Jay then called out to Jessie. She stepped out of the sailboat's cabin and Jay assisted her aboard the yacht.

"I want you aboard here to watch these cracksmen. Take this revolver. Look out, it's cocked. Just keep those chaps from trying to get out. Don't take any bluffs from them. Let them understand that you mean business. I've got to hoist the sail, as it's time we started for the village." Jessie didn't look very formidable as a sentry over three fully-grown men, but the revolver in her hand was sufficient to keep the prisoners within bounds. Jay went ashore, unloosed the yacht from the tree and worked her head around in the direction of the bay.

Then he unmoored the sailboat and carried her painter aboard the yacht, where he made it fast to a cleat in the cockpit. The next thing he did was to hoist the yacht's jib full up and her main-sail about two-thirds of the way. As the craft moved out into the bay he took his place beside the tiller, told Jessie to seat herself beside him, and then laid the boat's head for the village. On the way over Whiting renewed his offer of a compromise, raising his bid to \$5,000 worth of jewelry, but of course, Jay wouldn't listen to him. In half an hour the two boats were moored at the wharf in Bayville where Jay had hired the sailboat, and he immediately employed a boy to carry a note for him to Mr. Stone at Sunnyside Villa.

Inside of three-quarters of an hour Mr. Stone and two New York detectives appeared on the wharf, and boarded the yacht where Jay and Jessie sat watching over the three prisoners, and gazed at by a crowd of curiously disposed natives, who asked all kinds of questions, but received very little information in return. Jessie introduced Jay to Mr. Stone, and then the little broker explained the case to the Wall Street operator and the detectives. Mr. Stone was amazed to learn that Walter Whiting was the chief participant in the burglary at his home, and seemed disposed to discredit Jay's story.

The detectives, however, entertained no sentimental feelings on the subject, and the fact that Whiting and his friends were supposedly honest and highly respectable Wall Street employees

did not prevent them from starting in to probe the truthfulness of Jay's statements. Whiting, Leslie and Bingham threw up their hands as soon as one of the detectives found the bag of silverware and Mr. Stone recognized its contents as the stolen plate. They admitted their guilt and disclosed the hiding-places of the rest of the plunder, all of which was recovered.

The three clerks were at once arrested and placed in the village lock-up with scant ceremony, while Mr. Stone was liberal in his thanks to the little broker for rounding up both the gentlemanly burglars and their booty. Jay at once became the lion of the hour in the little Bayville summer colony, and the attention he received during his stay, which he was easily induced to extend to a month, made Jessie very proud of him. Mr. Stone presented him with a check for a thousand dollars as an evidence of his appreciation for his services, and assured the boy of his permanent friendship.

Next day Whiting, Leslie and Bingham were removed to the county jail in the neighboring town, where they were subsequently tried, convicted and sentenced to ten years in State prison for their crime. Broker Drew was greatly broken up by the exposure of his trusted cashier. He put an expert accountant at work on his books and discovered that Whiting has misappropriated several thousand dollars of his funds. The employers of the other two young men also found on investigation that they had been robbed of considerable sums, which peculations their clerks had been able to hide by false entries and other book-keeping legerdemain.

The newspapers printed a full account of Jay Perkin's connection with the Stone burglary, and the story increased his already growing reputation in the financial district. It also had the fact of drawing attention to him as a new and rising broker, and attracted quite a number of customers to his office. The result was that he found it necessary to hire an office boy and an elderly man to act as bookkeeper, though for the time being the jobs of both these employees were regular sinecures, and the bookkeeper especially was compelled to put up a big bluff in order to appear busy when he really had scarcely anything to do.

A few weeks later Jay noticed that M. & N. was beginning to become active. He made inquiries, which convinced him that it would be to his advantage to invest in some of the stock. He secured 15,000 shares. The stock rapidly advanced until it reached a figure that Jay thought dangerous, so he sold out, making a profit of \$420,000. His capital was now \$600,000.

#### CHAPTER XII.—Jay Picks Up A Tip On J. & B.

Broker Joy was one of the persons who piped Jay off to a swell restaurant, and he lost no time in informing some of his friends about it.

"I wouldn't be surprised but that he has made a haul out of the rise in M. & N.," he said to Broker Felix, one of the traders who had tried to talk Jay into investing his money in a wild-cat scheme and had ignominiously failed. "He's a pretty shrewd young chap, take my word for it."

"Yes, he's shrewd, all right," admitted Felix. "I couldn't do anything with him myself, and I'm not such a bad hand at making people believe that the moon is made out of green chese."

"Well, if he's made an addition to his wad we ought to have another shy at him. I don't see why experienced traders like us cannot do up a boy like him."

"I'm ready to do my share toward annexing a part of his capital," said Felix. "Can't you think of some good scheme he'll bite at?"

"I don't see anything just now."

"Say, if we could get a fake tip to him in some unsuspicious way, and then one of us go around and sell him a batch of the stock which the tip respresented as a winner, we might be able to reach his dough-bag."

"Your idea is all right, Felix, but whether it would work or not is the next question."

"The only way to tell whether it will work or not is to try it."

"Well, since this is your idea suppose you put it in operation," suggested Joy. Felix said he'd think the matter over and they parted. That day Ed Willis called to see Jay and the little broker told him he had made a wad of money out of M. & N.

"As the pointer you gave me put me on the scent of the deal, and as I promised to make it all right with you in case anything eventuated," said Jay, "I have decided to present you with a certain percentage of my winnings. Here it is in this envelope. Don't open it till you get home, and then don't let me hear a word about it, do you understand?"

"Thanks," replied Ed, putting the envelope in his pocket. When he reached home he opened the envelope and found two \$5,000 bills.

"Gee whiz!" he ejaculated. "Jay must have made a big haul when he can afford to throw \$10,000 in my direction. I wonder how many lambs were sheared to furnish his profits? Well, I'm rich now for fair. I'll put this in the bank for myself. If I told my folks they'd want to take care of it for me, which would mean that they'd buy a house and move out of the city into the suburbs. Then if I ever wanted to use any of the money I could whistle for it. Not much. I'm old enough to look after my own little boddle." Next day Joy paid another visit to Jay.

"Well," he said with a grin, "aren't you sorry that you didn't go into that pool I was trying to coax you into?"

"Why should I be sorry? I haven't heard anything about it since."

"You've heard of the rise of M. & N., haven't you?" said Joy.

"I guess everybody has heard about that."

"That was the stock I wanted you to help us boom."

Jay looked at Joy in astonishment.

"Do you mean to say that you were one of the insiders on that deal?" said Jay.

"Sure as you live."

Jay didn't believe a word of his visitor's statement. He had had it from the best authority that the combine that had been booming M. & N. was made up of the biggest men in the Street, and he knew Joy was not one of that crowd. Ha

was too polite, however, to question the broker's word, so he let Joy think that he believed him.

"I know another stock that is going to be boomed in a day or so," went on Joy. "I don't mind tipping you off to it as I am loaded up to the neck with shares. You can get in or leave it alone, as you choose. It's W. & A. Whether you take hold or not don't tell anybody what I said about it. It's a winner, as you'll learn inside of a week."

"I'm much obliged for the pointer, Mr. Joy, and I won't say a word about it, but whether I'll take hold of it will depend on circumstances."

"Suit yourself about that," replied Joy, getting up. "I'm giving it to you in good faith."

Then the broker went away. Jay put on his hat and went out to make some inquiries about W. & A. He found that he could buy all he wanted of it at the market price. Meeting Simpson on the street he asked him about W. & A.

"Looking for the stock?" asked his late employer. "I can sell you any part of 10,000 shares at one-eighth below the market."

"If I want any I'll call on you," replied Jay.

After making further inquiries Jay returned to his office.

"A man was in here looking for W. & A. shares. He seemed to be in a great sweat about it. Said the stock was scarcer than hen's teeth," said the bookkeeper.

"If he said that he couldn't have looked far for the stock. I can buy any quantity of it if I wanted it," replied Jay.

The boy had hardly taken off his hat before a man came in and asked him if he wanted to buy any W. & A. stock. Jay shook his head.

"If you leave it with me on sale I'll try and dispose of it for you as soon as possible, but I don't want any myself," he said.

The man looked disappointed. He wouldn't leave the stock, however, and went away. After that Jay heard nothing more about W. & A. A few days afterward a stranger came into the office and asked Jay if he had any J. & B. shares on hand.

"No, but I guess I can get them for you easily enough."

The visitor said that he would rather buy them himself and went away. After he was gone the little broker found a paper on the floor which had evidently been dropped by his caller. He looked at it and saw that it ran as follows:

"Dear Jim: Buy J. & B. A wealthy pool has just been formed to boom it. Go the limit and you'll make all kinds of money. Yours, G. D."

Jay scratched his ear and pondered over it. It seemed to be a first-class tip, and he wondered whether he hadn't better tackle it himself. He was cautious, however, and before committing himself he went out and made sundry inquiries about J. & B. He couldn't find out anything indicating that a pool was interested in it. He learned that there was not a superabundance of the stock on the market, so far as he could ascertain. At any rate he inquired at a dozen brokerage houses for it and not one of them could supply it. Meeting Jay on the street he asked him about the stock.

"Don't know anything about it," was the reply. "I've got a thousand shares at my office which I

can let you have at the market price if you want it."

Jay seemed to be in a hurry and indifferent whether Jay bought the stock or not.

"If I want it I'll call around and see you," said Jay.

"If you want more than a thousand shares you might drop in at Felix's office. I believe he's got a small block of it. If he's sold it he may be able to tell you where you can get some of it."

When Jay returned to his office he learned that Eli Mix had been in to see if he had any J. & B. for sale.

"What did you tell him?" he asked his bookkeeper.

"That I didn't believe you had any."

"That's right. I haven't."

That afternoon some considerable trading was done in J. & B. and the price advanced two points. Just as Jay was on the point of leaving for the day a handsome lady of perhaps thirty-five came into the office and introduced herself as Mrs. Warren, a widow. She said she had 5,000 shares of J. & B. she wanted to sell at once.

"I'll try and dispose of them for you, ma'am," said Jay. "I think I will have no trouble doing so. The price went up two points this afternoon."

"So I heard, that's why I want to sell my shares. They represent the greater part of my late husband's estate, and I want to realize before the price falls."

"If you leave them with me I'll see what I can do."

"Very well," replied the lady sweetly. "When shall I call?"

"You might drop in to-morrow afternoon."

The lady left and soon afterward Jay went home. Jay spent the evening considering whether he should go in on J. & B. or not. It looked pretty good to him. Finally he decided to buy the fair widow's stock himself. It was quoted at 38 and consequently would cost him \$190,000 to purchase it outright. When he reached the office in the morning he directed his bookkeeper to make out a statement for the lady showing that the shares had been sold at the market rate. When she came in about two o'clock the statement and the money, less Jay's commission, was handed to her, and she went away quite satisfied. Half an hour afterward J. & B. was the subject of a bear raid and went down five points, representing a loss of \$25,000 to the little broker.

#### CHAPTER XIII.—In Which Jay Works a Corner Without Knowing It.

J. & B. went down three points more during the afternoon, which landed it at 30, and left the little broker a loser of \$40,000 for the time being.

"Oh, well, it'll go up again by and by," he reflected. "I'm in no special danger, as this is not a margin deal, and I can afford to let that \$190,000 stand out indefinitely. I wonder if a screw has worked loose in the combine that was formed to boom the stock, or maybe this is only a scheme to shake out a quantity of shares held by the public, that is, the lambs, so that the members of the pool can get hold of them cheap and then resell them to the outsiders when the boom is

on? They won't shake my 5,000 out, all right. In fact, I'm going to try and buy some more at the present phenomenally low rate if I can get them."

Jay accordingly sought out his brokers and left an order to buy any part of 20,000 shares of J. & B. at the prevailing figure, on a 10 per cent. margin. In an hour he received word that the stock had been bought. He now controlled 25,000 shares of J. & B., and had \$390,000 invested. He was rather surprised that his brokers had been able to secure the stock. He did not expect they would be able to find more than two or three thousand shares. The more he thought the matter over the more suspicious he became as to whether any real attempt was being made to boom the stock or not. While he was considering the question Broker Wilson came into his office.

"Well, Jay, how are you feeling after your vacation?" he asked.

"Like a bird. Where did you go during the summer?"

"I alternated between my office and Southampton," answered Wilson. "I see you got yourself into the limelight in connection with the robbery at Stone's place."

Jay admitted that he had. After talking about that affair for a while Wilson suddenly said:

"By the way, Jay, do you know Joy and Felix, two Broad Street brokers?"

"I know them, but not very well. Joy has been up here two or three times trying to get me into stock deals with him and his friends, and so has Felix."

"Well, steer clear of them. They and their clique are after your fleece."

"Are they?"

"Yes. I heard one of their cronies say the other day that they were going to try and work you on J. & B."

"J. & B.!" ejaculated the little broker.

"Yes. I hope they haven't succeeded in reaching you, for I see that J. & B. has gone on the slump to the tune of eight points."

"How did they propose to work me?" said Jay.

"By means of a fake tip that somebody was to convey to you. Then they proposed to send a lady around to your office to try and sell you a block of the stock."

"So that's their scheme?" replied the boy, who realized he had been caught by the enemy.

He now understood why J. & B. had gone on the toboggan, and here he was in on the deal to the tune of nearly \$400,000.

"Yes, that's the game they figured on. The slump in the stock, however, is bound to upset their plans, for their scheme was to boom it a bit so that you would pay a good price for it if they could get you to bite."

Jay laughed as if the matter did not worry him, and soon afterward Wilson left.

"So Joy and his crowd have worked me into paying 38 for 5,000 shares of J. & B., which are now worth only 30. I suppose they have figured that I had only a small capital, maybe \$50,000, and that I had to arrange with another broker to carry the 5,000 shares. The drop of eight points they think will wipe me out. I fancy they are going to get badly left. I have still nearly \$200,000 to fall back on, and I have bought 20,000 additional shares at bedrock price. The \$10,000

or even \$20,000 I may lose on those 5,000 shares, I shall more than make up on the 20,000 shares I have bought so low. In fact, I'll go a little better than that. J. & B. can't stay at 30 very long. I'll buy 10,000 more shares at the present market if I can get them."

Jay called at his brokers with another \$100,000 and ordered any part of 10,000 more shares of J. & B. to be bought.

"Trying to corner the stock?" laughed the head of the firm.

"Hardly that," replied Jay. "Merely taking advantage of the present low price of J. & B."

The shares were bought, but they cost Jay an average of 31. The boy was now in the deal to the extent of half a million. He had only \$90,000 left, but he knew he would be able to raise \$100,000 if not more on his 5,000 shares if the necessity for doing so arose. During the early afternoon J. & B. recovered to 32 1-2. Jay thought he'd go around and call on Banker Fairfax and tell him about the scheme that had been played upon him, and which was certain to yield him a profit instead of a loss. The banker was in his office and not very busy. He gave Jay a cordial greeting and after a short talk on various matters the boy told him about the J. & B. deal he had been decoyed into. Mr. Fairfax listened attentively.

"So you control 35,000 shares of the stock at this moment, eh?" he said.

"Yes, sir."

"And you are not aware that you virtually have cornered all the shares on the market?" replied the banker.

Jay was tickled to death over the unexpected issue of the situation. He held a consultation with Mr. Fairfax as to the details of the operation in view, and then went off to see his brokers. By that time the Exchange had closed for the day with J. & B. at 33.

#### CHAPTER XIV.—Conclusion.

When Jay returned to his office after arranging a plan of operation for the next day with his brokers he found Broker Felix impatiently waiting for him.

"I came around to see if you have got any J. & B. stock," said the visitor.

"I have," replied Jay.

"How much have you got?"

"I bought 5,000 of a customer yesterday morning at the market."

"What do you want for it?"

"I don't care to sell it at the present market figure, as it cost me 38."

"I'll give you 35 for it," said Felix.

Jay shook his head.

"That's two points above the market," said his visitor.

"I know it, but I expect to see it go above 40 tomorrow."

"I'll give you 36," said the broker.

"No," replied the little broker. "If you want to give 50 you can have it."

"Fifty!" roared Felix. "What are you talking about? I'll make it 38, what you gave for it."

Jay declined his offer and Felix went away disgruntled. Next morning as soon as the Exchange opened for business Joy and his associates

began bidding for J. & B. Jay's brokers also began bidding for it at a higher figure. The Joy crowd were palalyzed. Before they knew where they were the price was up to 45 and still rising.

"My heavens!" cried Joy to Felix. "We'll be ruined unless this is stopped."

"I'm afraid a bull clique has us in its clutches," replied Felix, wiping the perspiration from his brow. "The brokers in this thing must have been quietly buying when we started in. They have no doubt captured all our short sales and put us in a bad hole. We'll be forced to settle with them at ruinous rates. We may even be driven out of the Street. We are 25,000 shares short, and we can't find a share at any price. This is fierce! We are caught in our own trap."

While they were talking J. & B. went to 50. The Joy crowd then threw up their hands. The afternoon papers were full of the phenomenal rise in J. & B. They reported that a big syndicate was booming the stock. Before the Exchange closed a score of traders were on the floor trying to get the stock for their customers. Jay let out 5,000 shares in small lots at 50. It was the stock he had bought from the lady at 38 and consequently he made \$60,000 on it. Probably a dozen lambs secured slices of it. Next morning the price of J. & B. was boosted to 55, and Jay let out 5,000 more shares at a profit of \$125,000. The excitement in the Exchange was now intense. It grew to fever pitch as the price went to 60, and Jay let out 10,000 shares in very small lots on the lambs, clearing \$290,000.

He still had 15,000 left. A bear raid was made on the stock, but Jay's brokers bought in all stock offered at around 60 in order to hold the price. They succeeded, and as soon as the flurry was over it was sold again without any loss or gain. The same tactics were continued next day, for repeated efforts were made to break the price. Jay had financial backing enough to keep up the game indefinitely. Every share he was forced to buy back at top figures he subsequently got rid of to the lambs, who went dopy over the sustained boom. The Joy crowd were notified by Jay's brokers to come up and settle their obligations. Joy and Felix were appointed a committee to secure the best possible terms. When they called on the boy's brokers they were referred to Jay.

"What's that?" cried Joy. "Jay Perkins! What has he to do with us?"

"He holds all your obligations. You've got to settle with him or go to the wall."

Joy and Felix nearly fell off their chairs with surprise and consternation.

"Do you mean to say that boy is back of this boom?"

"He is working this deal in J. & B."

They were badly broken up to learn that. There was nothing for them to do but visit Jay's office. The little broker received them politely.

"Say, who's backing you in this?" asked Joy.

"I'm backing myself, Mr. Joy. Did you come to settle? You owe me 25,000 shares of J. & B."

"We can deliver only 8,000."

"Well, I'll let you out at 60."

"We can't pay it."

"How much can you pay?"

"Fifty at the outside. We'll have only our seats left at that."

"All right," said the little broker. "I don't

want to drive you out of the Street. We'll call it 50."

"You'll have to take our notes for \$150,000 of the amount."

"I'll do it, but I must have a lien on your seat in the Exchange, and Mr. Felix, as security."

They were compelled to agree to that. As soon as the arrangements were concluded Jay sent word to his brokers to unload the balance of his shares as quietly as possible. This was done at an average price of 57, giving Jay a profit of \$400,000 more. The excitement continued in the Exchange and thousands of shares passed from hand to hand. The end, however, was at hand, for Jay's support had been withdrawn from the market, and the inflated price of J. & B. was at the mercy of the first bear raid. By booming the stock at a figure largely above its actual value and then selling it to the public at the high price, Jay was practically following the example of all the big operators under similar conditions—shearing the Wall Street lambs. Soon after the opening of the Exchange next morning the bears jumped on J. & B. again, and inside of ten minutes the price went to pieces and a big panic was on.

Hundreds of people were ruined inside of fifteen minutes, and thousands suffered losses that put them on the anxious seat for weeks afterward. When Jay made a settlement with his brokers he found that he had a mighty big bill for commissions and other expenses to liquidate, but for all that he cleared over \$900,000 on the deal, and was able to show Bunker Fairfax that he was now worth a million and a half. Of course the Street knew by this time that little Jay Perkins, as he was familiarly called, had worked the corner in J. & B. and made a million out of it. He received many invitations to take part in other contemplated booms, for a young financier who had more than a million at his beck and call was a person of considerable importance. Jay, however, refused to go into any combination, preferring to stick to his original plan of action, which was always to retain control of his investments himself. As the months went by the little broker became more and more a figure in Wall Street affairs, and he was known either personally or by reputation to every trader and employee in the district. In due time he asked Mr. Fairfax for the hand of his daughter Jessie.

"I'm willing," replied the banker with a smile. "Ask her mother."

Jay immediately asked Mrs. Fairfax and was told "Yes."

He then presented Jessie with a diamond engagement ring. A year later the wedding came off, and it was a swell affair. The young couple spent the first month of their honeymoon in Florida, where the oranges grow and the real orange blossoms flourish. Then they came back to New York to settle down in the handsome home that Jay had built and furnished, and presented as a wedding gift to his bride. That was years ago, and Jay is worth a dozen millions today, and is the father of a boy and a girl.

Next week's issue will contain "THE YOUNG COAL BARON; OR, FIVE YEARS WITH THE MINERS."

# WILL, THE WAGON BOY

or, The Diamonds that Came by Express

By GASTON GARNE

(A Serial Story.)

## CHAPTER I

Express Package 9825.

"Nine eight twenty-three! Nine eight twenty-four! Nine eight twenty-five—here you are, Walker, rough diamonds. Van Dusen & Zoon, Amsterdam; value, eight thousand dollars. You will have to get Downey to go with you on that. He'll bring it out to the wagon. Get your other packages."

It was Bill Struthers, delivery clerk of Allen's European Express, who was doing the talking.

The wagon boys stood in front of the counter receiving their goods.

One of the big liners had come in late the day before, and all was bustle now to deliver the packages which had been pulled through the tedious routine of the New York Custom House, and just how slow and tedious said routine actually is can only be known to those who have personally experienced its delays.

Allen's express did a very large business in its day. Now it no longer exists—we are writing of New York several years ago—for the big express companies have gobbled up the European business, leaving Allen's and others out in the cold.

Will Walker—or "Will, the Wagon Boy," as he was known in the office—looked curiously at the package, and then began to gather up his other bundles as directed.

It was no unusual thing for Will to have in his charge diamonds and other precious stones valued at anywhere from \$50,000 up, for his district lay downtown, and took in the jewelers and diamond-cutters of Maiden Lane and John street.

The time of which we write was shortly after the influx of the Dutch lapidaries some years ago. Previous to that all diamond cutting was done in Holland; now there is a great deal of that sort of business transacted in New York.

Handling valuable packages so frequently, it became the custom of Allen's express to keep a detective constantly in their employ.

At that time the detective was a young Irish-American named Jack Downey, a shrewd, intelligent fellow, whose only fault was that at times he would give way to drink.

Thus there were times when Jack Downey was not to be found when wanted, and this cold, rainy evening in November proved to be one of them.

"Downey!" yelled Bill Struthers, when all packages had been delivered to the wagon boys.

There was no answer.

"Oh, Downey! Where the deuce is Downey?" the call went up again.

But there was no Downey. Detective Jack had taken himself off just at the wrong time.

It was nearly five o'clock, and in a few minutes every one would be closed up.

Question was whether to trust the valuable

package to Will, the wagon-boy, or hold it over till morning, or send some one else along on the wagon to stand guard.

It was up to Bill Struthers to decide, for every one over him in authority had already gone home.

Because Bill wanted to go home, too, he decided in favor of Will, and so it happened that, after Will was on his wagon waiting for the detective to put in an appearance, out came Bill Struthers with the package of diamonds.

"Say, Will," he whispered, "I can't find Downey nowhere. He don't seem to have been in since two o'clock, so I guess he has started on a drunk, all right. If I let you take these diamonds you will be almighty particular about them, and never give me away?"

"Of course I shall be particular about them if I take them," replied Will, tartly. "But I'm not sighing for the responsibility. Why don't you come along yourself?"

"Gee, Will, I can't. I just can't. My lodge is going to give a ball this evening, and I'm one of the floor managers. I have to be in the hall up in Harlem by eight o'clock, and my girl lives in Williamsburg. It's nearly five now—what in thunder am I to do?"

"Put 'em in the safe and wait till morning."

"And have Jack Downey get the bounce? Say, that would be my finish. Jack is the whole thing in my ward, and I belong to the Downey Rifle Rangers. Will, it can't be done. I've just got to trust you."

"Don't you do it unless you are sure I'm to be trusted, Mr. Struthers. You don't have to, and I'm not taking any more responsibility than is coming my way."

"Take the package," said Struthers. "Here, sign for it. The responsibility is up to me."

So Will received the package, which was not too large to be stowed away in the inside pocket of his coat, where it went.

He had no helper, as is usual with the wagons run by the large express companies. It was his business to do the driving, the delivering, and even to clean and feed the horse and wash the wagon around at the stable on Albany street. As may be supposed, these duties kept Will Walker busy pretty well from morning until night.

Of course, Will took a look at the address on package No. 9825 before signing it in Bill Struthers' book.

It was "Karl Kutter, Lapidary, No. — Maiden Lane."

This was the first delivery Will had ever been called upon to make to the man. At one time and another he had waited on nearly every lapidary on the Lane, but he had never heard of Karl Kutter before.

The building bearing the number in question was one of the oldest on the block; it was a perfect hive of industry, filled with diamond cutters and diamond setters, dealers in real gems and dealers in bogus ones—those on the upper stories being only accessible by interminable stairs.

Will had several other calls to make first, and when at last he rounded up in front of the old building—it was just above Liberty Place—the contents of his wagon had been pretty well distributed, and it was fully half-past five.

This, however, did not seem too late to Will, for most of the working jewelers on the upper floors

of these Maiden Lane buildings remain in their places of business until six.

Leaving his little terrier "Spot" to guard the wagon, Will ran upstairs.

If it had been Zitzpele & Hashkoff, or Gus Gam, or any of the other well-known firms in the building he was after he would have called out at the foot of the stairs and blown his whistle, but Karl Kutter was a new one on him.

And yet there was the name on the door of one of the little rooms on the top story. Will opened it and entered.

A little, dried-up old Dutchman was the only occupant.

He wore an apron as white as his hair, and sat at a bench grinding diamonds by the light of a flaring gas burner.

The noise of his corundum wheel, added to the fact that he was somewhat deaf, prevented him from hearing Will when he called out: "Allen's express! Package of diamonds!"

Twice Will called, and then pounded with his book on the little counter.

The old man turned his head and peered through his spectacles.

The wheel stopped and, rising slowly, he shuffled to the counter.

"Allen's express! Diamonds from Amsterdam!" cried Will. "You are Karl Kutter?"

"Vat?" demanded the lapidary, putting his hand to his ear.

"You are Karl Kutter?"

"Yah, yah, myn herr!"

"Diamonds by express — Amsterdam. Van Dusen & Zoon."

"Yah, yah! Dat's right. Noting to pay?"

"No; all paid at the other end. Duty charged to shipper."

"Yah, yah! Dat's right."

"Sign the book, please?"

"Yah, yah! I will so sign. Dey vas so prompt as never vas before."

The transaction was quickly closed.

"That's one on me. I thought I knew every Dutchman in this place," Will said to himself as he hurried downstairs.

He jumped on the wagon, caught up the reins, and went on about his business.

The remainder of his deliveries were speedily finished, he returned to the office with his book, went around to the stable, attended to his horse, and was through for the day.

Will lived downtown. Our hero was of English birth and parentage, an orphan, and he had reached the dignity of eighteen years on the very day of which we are writing.

He had come out to America consigned to Allen's express by one of their principal London correspondents, and, being highly recommended, had been taken into their employ.

Finding it convenient to live near his work, Will had a room up on the top floor of an old building on Pearl street.

Here he turned up right after his light supper at a cheap restaurant near the Bowery.

He spent the evening playing chess with Walter Rock, his roommate, both retiring at ten.

No thought of package 9825 ever entered his head, nor did he dream of diamonds and Dutch lapidaries.

He little guessed that for days to come he would find little else occupying his thoughts.

Will was up by five o'clock, and had his stable work all done by seven, after which he went to breakfast.

His duties required him to report at the office with the horse and wagon at nine, and as usual he was there on time.

So was Bill Struthers and the rest of the staff.

The delivery clerk asked Will how about the package.

"He must be a new man in that building," replied Will. "Queer little old fellow. You'll see he signed for it all right, if you look at the book."

"I see he did," replied Struthers. "Don't say a word about Jack Downey not going with you, Will."

"Is he around this morning?" Will asked.

"Not yet," was the reply. "I think—say, who have we here?"

A carriage had stopped at the door, and an elegantly dressed young lady got out.

She entered the office hurriedly, and Will observed that she took a small express package bearing Allen's labels from a little reticule as she came through the door.

Struthers' desk happened to be the first one and there she stopped.

"Can I see the proprietor?" she asked. Her manner was greatly agitated, and Will noticed that her face was deathly pale.

"He's not down yet, madam," replied Struthers, with his eyes fixed upon the package. "Is—is there anything I can do for you?"

"I should say there was," replied the lady, fiercely. "Instead of the package of diamonds which I signed for last night on the books of one of your wagon boys I get these worthless glass things!"

"Wha—what!" gasped Struthers. "You are Madame Sandusky?"

"That's who I am!" snapped the lady. "I want my diamonds. They are worth two hundred thousand dollars. What has become of them? That's what I want to know."

"Oh, gee!" gasped Struthers.

His face was as white as his shirt front. Will, who was listening to it all in wide-eyed amazement, thought he was going to faint.

## CHAPTER II

### A Flurry in Diamonds

Will had never heard of Madame Sandusky.

If he had been told that she was the world-famous Signoria Sanduski, opera prima donna, he would scarcely have known her any better, for grand opera was not in the wagon boy's line.

For the moment he did not realize that he had anything at all to do with the matter, and only felt sorry to see that Bill Struthers, through his haste to get away the evening before, had put himself into a hole.

"Let me see the package," said Struthers.

"No," replied the lady. "I deal only with Mr. Allen himself."

She spoke good English, but with a marked foreign accent. Will observed that her agitation was increasing every moment.

"Let me see the number on your package," said

Struthers. "We have a system of numbering our deliveries. I have my book here—the diamonds may be still in the safe."

Madame Sandusky held up the package, of which she still refused to let go.

The number upon it was 9824.

Struthers hastily consulted his book.

"That number calls for your diamonds, madam," he faintly said.

"They are not in this package," replied the lady, fiercely. "That I swear."

"You signed for it."

"Yes; I paid the expressage and the duty in this office yesterday. The diamonds were to be sent to me the moment they were out of the Custom House."

"You had better see Mr. Allen, and here he is," replied Struthers.

Will pulled away, for the proprietor of the European Express Co. had just entered the place.

As he strode by his wagon outside, rubbing his horse's nose, Will began to think and wonder.

Evidently Struthers had made a blunder in marking the packages. Could it be that the package which he had delivered to Karl Kutter the night before contained the Sandusky diamonds?

Will began to think so. The numbers were but one apart. Madame Sandusky spoke of the package she held containing "glass things."

The lapidary's package was supposed to contain uncut diamonds, which to the inexperienced eye would naturally look like glass.

"I'll bet I'm going to find myself in this pot of soup," thought Will. "That old Dutchman down in the Lane has had all night to get away with those diamonds; from the looks of his shop, I doubt very much if he ever shows up there again if he has had the chance to make that haul."

"Walker!"

The porter was calling from the door.

"Boss wants to see you in the back office," he said, as Will turned around.

The fun was about to begin.

"Anyhow, they can't put it up to me," thought Will, as he hurried inside.

Madame Sandusky sat beside Mr. Allen's elegant roll-top desk upon which the open package lay. Struthers, looking pale and shaky, stood alongside.

There were many blue papers lying on the wrapper, and several of them had been opened. They all contained diamonds in the rough.

"Will," said Mr. Allen, without the least display of agitation, "there seems to have been a mistake made in the delivery of a certain package which you received in your wagon last night. I want your story, that I may put it with the rest."

"I received a package addressed to Karl Kutter, Maiden Lane, and I delivered it there," Will replied.

"You are sure it was addressed to Kutter?"

"I am, sir."

"Did you read the address or only look at the number and then refer to your book?"

"I read the address."

"Was the package sealed?"

"No, sir."

"What?"

"I saw no seals, sir."

"Mr. Struthers!" said Allen, turning to his clerk, "what does this mean? I cannot understand this blunder. Even if the numbers were

changed accidentally, as you claim, the Custom House seals should still have been on the package, and the addresses on both you admit to have been plain."

Struthers took out his pocket-handkerchief and mopped his forehead.

"I—don't understand it myself, sir," he gasped. "The two packages were sealed when Joe Martin brought them from the Custom House and turned them over to me."

"This one bears no seals, as you perceive. Come, come, sir! It is up to you!"

"I may as well confess," gasped the clerk. "Both packages were unsealed when they were brought in. That must have been the blunder of whoever examined them at the Custom House. Seeing that it was so, Martin was curious to have a look at Madame Sandusky's diamonds, there has been so much talk about them, you know."

"Great Heavens!" cried the lady. "I have then been robbed. Those diamonds were left to me by Prince Projemkin of Bulgaria, as everybody knows, and—"

"One moment, madam," interposed Mr. Allen. "We want to stick to business. So Martin opened the package?"

"Both packages, sir. He had a curiosity to see uncut diamonds, too. I am afraid, sir, that when he came to do them up again the wrappers were accidentally changed. You see, the packages were both about the same size."

Mr. Allen began to grow agitated now and Will knew why.

"Why not call this man Martin, then?" broke in Madame Sandusky.

Then the why was made plain.

"Unfortunately, I am unable to do so," replied Mr. Allen. "I discharged the fellow yesterday afternoon."

Madame sank back in her chair and cried—yes, beautiful as she was, she actually cried.

"Then, of course, he stole the diamonds!" she exclaimed.

"He never did!" cried Struthers. "I saw the packages wrapped up again with my own eyes. I took them, and they never left my possession until I gave them to the wagon boy."

"I shall hold you responsible, Mr. Allen!" cried the prima donna, who had now worked herself up into a furious rage.

"My firm is responsible for all your diamonds are worth, and a great deal more," retorted the express proprietor.

Then Will, in his direct way, made the most sensible suggestion that under the circumstances possibly could have been made.

"Suppose we go down to Mr. Kutter's and see if he has the diamonds?" he said.

"Ah!" replied Mr. Allen. "Yes, yes! Struthers, send Mr. Downey here."

"He has not come yet, sir!"

"Not come?"

"No, sir!"

"Is he drunk again?"

"I'm afraid he is, sir. As I told you, he was not around yesterday afternoon."

Mr. Allen arose and, buttoning his coat and seizing his hat, exclaimed:

*(To be continued.)*

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## ITEMS OF INTEREST

## TO AID STARVING INDIANS

Through trails piled from six to ten feet high in places with snowdrifts, three men are making their way by dog team to the relief of a tribe of starving Indians in the barren lands to the north.

Corporal Blake of the Royal Canadian Mounted Police and two half-breed guides make up the relief party.

A shortage of caribou meat, on which the Indians subsist in Winter, has brought a famine.

Corporal Blake and his guides recently found two women of the tribe in a pitiful condition from lack of food and brought them here. They told a story of suffering, for after the Indians had consumed their dogs they had no means of exit from a winter-locked country, and are starving.

Taking additional supplies, Corporal Blake started on a twenty-day trip to find the main branch of the tribe.

## SURGERY MARVELS BY BRITISH DOCTORS ATTRACT ATTENTION.

An operation on one of the four valves of the human heart.

Restoration of sight to a boy.

Removal of a bullet from a man's brain.

Stitching on of a man's ear which had been severed.

These are some of the marvels of surgery which have been performed in London hospitals during the last years, says "The London News."

The boy whose sight was restored is the five-year-old son of a widow living off Mile End Road. The mother dreaded the operation, but success attended the surgeon's efforts, and when the eye shades were removed from the boy's eyes his first question was: "Can I see the man what's opened my eyes?"

In October Tom Freemantle Perry, of Southampton, was operated on by Dr. Roberts, the chest specialist at St. Mary's Hospital, Roehampton, and a Turkish bullet was extracted from his left lung, where it had been for nearly ten years. Ribs had to be removed and the lung cut open in order to abstract the bullet.

Recently a man named George Clark, aged

sixty-three, had his left ear torn off in a motor accident. He was taken to the West London Hospital, where the ear was stitched on again. It was the first case of the kind at the hospital.

"The man is doing well," a hospital official stated after the operation. "When he has fully recovered the marks will hardly be noticeable."

An earlier operation at the same hospital was that in which part of a spike (weighing four pounds) was removed from between the heart and lung of a thirteen-year-old boy. The spike was nine and a half inches long and four and a half inches across the tip, which was in the form of the Prince of Wales's feathers. A piece of the boy's shirt had been forced into the wound.

One of the spear-heads penetrated the left side over the heart, pushing the heart over to the right side but not puncturing it.

The surgeons succeeded in extracting the spear-head and disentangling the shirt from the lung. With the removal of the obstacle the heart went back to its normal position.

The extraction of a bullet from the brain was an operation successfully performed at Charing Cross Hospital on a man who shot himself in the Law Courts last August.

## LAUGHS

Employee—I would like more salary. I am going to get married! Employer—Sorry, but I'll have to reduce it. I am going to get married myself.

He—Do you think kissing is as dangerous as the doctors say? She—Well, it has certainly put an end to a good many confirmed bachelors, at any rate.

Little Willie (who has an inquiring mind)—Papa, are all men really born free and equal? Mr. Hennypeck—Yes, but a good many of them marry.

"What became of your bright young clerk; wasn't he a good salesman?" "Good salesman? Huh! I had to have him arrested to keep him from taking me into the firm!"

"I hear you're going to move. What's the matter, don't you like your apartment?" "It isn't that; there's a foreign couple living next door." "What an absurd reason! You're too particular!" "You don't understand. They're always quarreling and my wife can't understand a word they say!"

Mr. De Flirte—So you've been hiding behind the screen, and have seen me kiss your sister, Tommy? Well, I've given you a shilling not to tell, you know. Tommy—Yes, but I want two shillings. I saw you kiss my other sister when I was hiding behind the shrubs.

"Pat came along while Mike was engaged in painting a fence and stopped in amazement as he saw the speed at which Mike was working. "What are you working so fast for, Mike?" asked Pat. "Sure," said Mike. "I'm trying to get through painting the barn before my paint gives out."

## At Times the Lion Is a Wonderful Coward

I believe that every man who has been in the lion country will agree with me that he would rather meet a full-grown lion under almost any circumstance than an English bulldog. The lion is the king of beasts only now and then. Now and then he is the king of cowards. A bulldog is all determination. A lion schemes and calculates and takes no chances.

While assisting in the official survey of the northern portion of Cape Colony it was an almost every-day occurrence to sight a lion, and the adventures of our party were numerous, if not perilous. We got so that we feared the beasts only at night, or when we came upon them at their meals. Almost the first lion I saw in Africa proved himself an arrant coward. I was left to set a boundary stone between the districts while the surveying party moved on. The hunters were out after fresh meat, the camp was two miles away, and I was working with my back to a patch of tall grass with a bush in the center of it. The entire party of us had stood for a quarter of an hour without seeing or suspecting any danger, but a lion was all the while concealed in the patch. He kept quiet until the men were a mile away, and then crept forward for a spring at me. I heard a movement in my rear as I worked away, and whirling about I found myself face to face with a full-grown lion. He was crouched for a spring, and would have been upon me in another ten seconds.

I was terribly scared and had no time to collect my wits, but I did just the right thing after all. I jumped right at the brute with a loud yell, and he went bounding away like a ball. I followed him into the patch in my excitement, and he ran out on the open plain, dropping his tail like a cur, and evidently badly rattled. I had a light spade in my hands, and as he dodged about to get back to cover I hit him a swinging blow over the rump. He yelled out like a dog hit with a stone, fell over, made a dash between my legs and again got into the grass. I followed close upon his heels, yelling at the top of my voice, and what did the coward do but bolt for the open with his tail dragging in the grass. As he left cover I flung the spade and struck him in the side and staggered him. He growled and showed his yellow fangs, but there was no fight in him. When I jumped at him he ran away over the plain toward broken ground, and after chasing him for a quarter of a mile, I gave up and sat down. The men of the party came running up, amazed and astonished, and, even though they had seen all that happened, they could scarcely credit their sight and senses. I knocked the courage all out of the beast by wheeling on him just at the right second. By upsetting his plan I made a coward of him. Had a bulldog meant to attack me, by turning on him would not have made the slightest difference.

A few weeks later, while pushing my way down a dry ravine to reach an eminence on which I was to display a flag to the surveyor, I turned a bend at a trot and ran square upon a lion, who was gnawing at the bones of some old vic-

tim. He lay on his stomach, head to me, and I did not see him until I was almost upon him. He sprang up with a growl, made a short spring, and seized me by the left shoulder, and next moment I was down and he was standing over me. It had come so suddenly that I was dumfounded. I did not make a move, nor call out. The beast could have done for me in fifteen seconds had he so willed, but after he had downed me and growled a little, he backed off, and as soon as I moved to get up he ran away like a scared cat. I had a good look at him as he stood over me, and I noticed a long, deep cut, or scratch, on his right foreshoulder. It had been made by the claws of another lion or by the horn of a buffalo, and was just beginning to heal. The beast had all the advantage of me, and his running away could be laid to nothing but cowardice, but he was to redeem himself. When we had gone into camp that evening there were fifty people of us, with four or five wagons, a score of horses, and from thirty to forty bullocks. We made quite a village, and a noisy one. Just when the supper fires were being replenished, and when everybody was moving about, this same lion came out of a thick piece of woods, roared loudly, and then walked straight at us.

His roar aroused us, but no one supposed he would come nearer. The old fellow came forward at a dignified gait until he had traversed half the distance, and then, making half a dozen bounds, he entered camp. No one was ready for him, and there was a great scattering. Some of us sprang for trees and others dived into the tents; and such a row among the horses and oxen you never heard. The old lion stood in a clear spot in the center of the camp, and roared and growled and switched his tail about us and bade us defiance, and before any one of us could make ready for a shot at him, he sprang upon a cow, rolled her over, and then fastened his teeth into her neck and drew her out of camp, passing so close to one of the fires as to drag the hind legs of the cow over the coals. As soon as he was clear of the camp a dozen of us sprang out with our guns and fired at him by sound, and by great good luck two of the bullets hit him in the head and finished him. We had seen him drag the cow off as easily as a man could draw the body of a dog, and to make a comparison of strength we ordered four natives to take hold of the carcass. They could barely move it. It took seven of them to drag it back to the fires, and they had a hard tug at that.

The next adventure showed both the bravery and fierceness of the animal in one. I had been out alone with my rifle, and was on my way back to camp, and at about 5 o'clock in the evening skirted a sink or water hole on the edge of a dense wood. Suddenly a lion uttered a terrific roar, and I looked up to find a big fellow facing me. He had been creeping down the edge of the wood, perhaps routed out of his lair by some of our men who had been working in that section. He was not over 300 feet away, and I knew at first glance that he was mad. His mane was up, his tail switching, and he meant fight. He could have been under cover at a jump, and thus avoided me altogether, and this would have been characteristic of a lion dis-

turbed at that hour of the day. I brought my rifle down, and aimed to hit him between the eyes, and pulled the trigger. The ball grazed his skull, knocking him down and making him crazy for a moment. I suspected from his antics that he was only touched, and knew that as soon as he had gathered himself he would come for me. He was whirling round and round and rolling over, and there was no show for a fair shot. I therefore made a bolt for the nearest tree, and was just off the ground when the lion screamed out, and I dropped my gun to get above his reach.

It was a close call for me. The blood blinded him as he made his spring, and the paw which struck at me passed clear of my body. He went to the ground in a heap, rolled over two or three times, and before he was up I was out to reach. I got a seat about twenty-five feet from the ground, and the way that old fellow raged and raved for the next quarter of an hour was a circus to see. He had been in ill temper before I raked his skull. He was now so mad that he would have faced a regiment of men. From the limb where I sat to the next, ten feet higher, the tree was smooth, and I did not dare attempt to climb it. I was just safe and no more. The enraged beast made all sorts of attempts to reach me, even trying to climb, but I was safe. Several times he ran back on the plain a few rods and then came for me. Hail Columbia, springing up to within three or four feet of my perch, but never coming high enough. His repeated failures angered him still further, and if a lion ever lost his head and got mad from nose to tail, that fellow did. When he found he couldn't get me, he made circles around the tree, rolled over and over, and his growls and roars were enough to set me in a chill.

I had my revolver, but it contained only three charges, and I had no more ammunition. I should have to reach his brain or heart to kill him, and he would not give me an opportunity for a steady shot. I soon saw that I was doomed to pass the night in the tree, and I then decided to save my bullets for some other danger which might be expected. The sun had hardly gone down when darkness came on. The lion gave up trying to reach me and sat up at the foot of the tree, and as the darkness grew deeper I could see his eyes blaze like coals. It was no use expecting any help from the camp, for no one would know which way to look for me, and after a while I got a hitch around the tree with my scarf and took such precautions as would prevent me from falling off the limb should I go to sleep. That was a horrible night. At an early hour every species of wild beast and night bird was astir, and pandemonium reigned through the forest. Twice before midnight other lions approached the tree, to be driven off by the sentry, and a troop of elephants on their way to the pool passed within a hundred feet. About midnight the lion took on at a great rate, scratching up the leaves and switching his tail in defiance, and I heard fierce growling and snarling from some beast which turned out to be a panther, for I heard his claws raking the bark as he climbed a tree a few yards away. I knew what he was after, and I got my revolver ready and followed him by sound. He ascended to the height of about thirty-eight feet, came toward me on a

limb, and I could see his eyes shining like diamonds.

The panther would have to spring about twenty feet to reach me. The lion knew what he was after, and he dashed to and fro under the tree and kept up such a roaring that all other beasts quit for the time in disgust. I was facing the panther as I sat on my perch. It seemed to me that I was doomed to be eaten by one or the other, and the only possible show I had was a shot at the panther. I could see nothing but his eyes, but I held my revolver as steadily as possible and pulled the trigger. I think the beast was just ready to spring. I cannot say that I hit him, but the flash and report would have confused him. I had hardly fired when he came for me, but fell short, and down he went, to be seized by the enraged lion. That fight would have been worth going a long way to see. It lasted fully fifteen minutes, and the fierce snarls and terrible roars kept me in a tremble. By and by both beasts seemed to have had enough, and the conflict ceased. I heard the lion walking about and whining and moaning, but after a few minutes these sounds ceased, and I was not further disturbed during the night. When daylight came I saw the panther dead at the foot of the tree, and just at the edge of the pool was the dead body of the lion. He had gone there to drink, and had tumbled over just as he turned from the water.

I examined both bodies carefully before I left. Such work with teeth and claws few men ever saw. The lion had seized each foreleg of the panther and crushed the bones of the ankle in his teeth. He had torn his neck in a horrible manner, and had bitten the flesh of one of his cheeks until a pull would have exposed the jaw-bone on that side. The panther had bitten the lion about the throat and breast, but had depended more on his claws. With these he had literally disembowelled the king.

Fifty miles to the south of where this adventure happened one of our men was one morning pushing his way through the high grass along the left bank of a dry creek when a lioness, lion and two half-grown cubs sprang up before him. There was no time to retreat, and he was too dumfounded to cry out. The lions stood and stared for a few seconds, evidently more frightened than the man, and then went off with a rush. That day, as we sat in the shade of a great tree eating our lunch, we were suddenly saluted with a roar of defiance. Our tree stood in the open, nearly a quarter of a mile from the forest, and there were twenty-two of us around the fire. It was high noon, with a bright sun, and yet a lion came out of the woods and directly toward us, roaring as he came and evidently full of fight. The native called out that it was one of those he had seen in the grass and for a time none of us moved. However, it soon became evident that the old fellow meant mischief, and we seized guns and spears. He held straight for the crowd, roaring and growling, and the instant the first shot was fired he increased his gait to a rush. He was among us in a few seconds and for a couple of minutes there was wild excitement. Two or three men were knocked down, two bitten, one struck by a bullet intended for the lion, and the beast was finally killed by the thrust of a spear.

## FROM EVERYWHERE

## A WONDERFUL VIEW.

The lookout man on the liner Majestic, the world's largest ocean greyhound, is 180 feet above the water level and in clear weather he has a view covering some 900 square miles of ocean.

## WORLD'S FIRST AUTO FOUND

What is said to be the first automobile in the world was discovered by the officers of the A. E. F. near Le Mans, France, in the magnificent stables of the estate of the Marquis de Broc, says Leslie's Weekly. The authentic record of this self-propelled road car is that it was built (at enormous expense) in 1878. It was used on long road trips, and had a speed of about twenty-eight miles an hour, but the marquis stopped using it, as it frightened the neighbors' horses!

The car was discovered by officers who were invited to the castle by the marquis. It somewhat resembles a stage coach in design, having a powerful engine in the front and a chimney in the rear. It was propelled by steam, much as our steam rollers are today.

The small wire railing at the top was intended to hold baggage while traveling, and it is evident that the car was fitted up with every convenience.

## AMERICAN EXPLORERS TAKE GAS BOMBS TO NEW GUINEA

Tear-gas bombs, hand-grenades, rifles and an airplane are included in the equipment of an American scientific equipment headed by Professor Matthew Stirling, of Berkeley, Cal., which has arrived at Batavia, Japan, en route to the interior of New Guinea to penetrate unexplored territory and study the pygmies and other unknown tribes.

The party includes Stanley A. Hedberg, of Chicago; historian of the expedition; R. K. Beck, of St. Petersburg, Fla., photographer; H. H. Hyde, of New York, pilot, and A. E. Hamer, of Colfax, Ia, mechanic. Professor Stirling hopes to make photographs from the air and also to alight at Lake Habema, in the Nassau mountain range, where no white man has been before. The expedition is sponsored by the Smithsonian Institution.

## WORLD'S POSSIBLE POPULATION

Sir George H. Knibbs, in *Scientia*, gives different estimates of the possible population of the world ranging from 2,942,000,000—if the world's existing population increased in ratio of O. R. Baker's estimate of possible increase in the United States agricultural area—to 9,792,000,000—if all existing arable land in the world could support from three persons per acre—and a final maximum of 13,440,000,000 if an average of a person per two and one-half acres applied to the whole land surface of the world.

Assuming that the present standard of living is retained, together with the present national

prejudices and egotisms, Sir George considers it doubtful whether the population will ever reach the 5,000,000,000 limit. If man better co-ordinates his efforts so as to involve less expense in non-productive effort, then possibly the advance of science may enable the 7,000,000,000 limit to be reached. The friendly study of universal economic conditions and of the adjustment of all territorial and economic relations, together with the advances made through systematized knowledge, would perhaps make possible a population of 9,000,000,000, though this would leave only a small area available to each individual.

## ABOUT WILD HORSES

The early Spanish explorers were the first to bring wild horses to this continent. In 1776 Padre Escalante, in search of a route from Santa Fe to the mission of California, penetrated what is now Northwestern New Mexico, Western Colorado and Southern Utah. He left many of his horses along the way. Some of them strayed from the band and others were run off by unfriendly Indians and allowed to run wild. Thus was formed the nucleus of the vast army of wild horses which now roam over the plateau region of Northern Arizona, Utah and Nevada. In Montana and other northern states most of the wild horses undoubtedly are descendants of strays from ranches. Apparently these have not been worth rounding up in recent years.

The horses brought here by Coronado and the other early Spanish explorers were of pure Arabian blood and today, while most of the wild horses are, through inbreeding, small, shaggy, hardy creatures, capable of great endurance, occasionally there will be a throwback in a band that shows the Arabian strain of their forefathers. These groups are known as pinto bands. Pinto is the Spanish word for "painted" and has long been used by the Westerner to denote the spotted horses Easterners are so familiar with through the circus.

It is estimated that the range grass eaten by the vast army of wild horses in Montana in the year would feed 2,000,000 head of sheep or 800,000 head of cattle. The livestock interests can hardly be blamed, even by the romantic mind, for trying to combat such a condition. The Legislature has helped them to the extent of passing a law calling for the extermination of wild horses in the State. Round-ups, such as are organized for gathering cattle, have been held in a dozen or more Montana counties and hundreds of horses have been brought in, sold at public auction or slaughtered. The carcasses are turned over to government trappers for coyote or wolf bait, or sent East, where they are butchered for their hides, the meat being sold to factories, where it is made into dog biscuits or canned for human consumption abroad. The horses sold at auction bring anywhere from 50 cents to \$20 a head. Representatives from Eastern concerns which make a business of disposing of the hides and by-products are usually the heaviest bidders at these sales.

## GOOD READING

## COUNTING HUMAN HAIRS

After counting all the hairs on the heads of the students, two professors at the university in Munich, Germany, found that men have from 40,000 to 50,000 hairs on their heads, while women have from 60,000 to 70,000.

## THE INDOLENT BEE

The chief entomologist of the Sceptics' Club has found that the busy bee may not be so busy as she is supposed to be. Each bee makes on an average only five or six trips a day, and each trip lasts about 15 minutes. Between trips a bee spends half an hour or more in the hive and gives at least half the day to uninterrupted rest. Moreover, it appears that the hardest workers live about three weeks, whereas some of the lazier ones survive for five months.

## SOUNDS IN A GLASS

A simple and interesting experiment enables one to trace sound vibrations in a glass of water.

Take a fine, thin glass, such as will give forth a musical sound, if rubbed with wet fingers around the rim, fill it nearly full of water, and, having wiped the edges dry and smooth, place upon the rim a cross made of two equal strips of thin cardboard (an old postal card will do for the material) with the four ends bent down at right angles, so as to prevent it slipping off.

Now, if you gently rub the outside surface of the glass with a wet finger, it will sing or give forth a sonorous musical note. But the principal phenomena which you are to observe in this experiment is the following: If your finger rubs the glass below one of the ends of the cardboard strips, the cross will not stir; but if, on the contrary, you rub any other part of the glass in a perpendicular line with one of the four ends of the cross, this latter will gently turn of its own accord, until the end of the cardboard arms of the cross arrives at a point directly above the spot where you are rubbing with your finger.

Thus, by placing your whole forefinger around the middle of the glass, you can make the cross turn at will, as if by magic, without touching it at all.

This experiment demonstrates the existence of what was called, in the science of the acoustics, the nodes or knots of vibration in sonorous bodies. These nodes are the four points on the rim of the glass at which the arms of the cross stop. The spaces between these points are where the sound vibration is the strongest, and where, consequently, the branches of the cardboard cannot rest.

## A FIGHTING FLY THAT ATTACKS SPIDERS

Nearly every insect order has its warriors for purposes of conquest for the making of victims, the butterflies and moths really being the only exceptions. In a world made up of those preying and those being preyed upon, the latter are hardly more numerous in species than the former, though they constitute by far the greater numbers of in-

dividuals, nature thus making a necessary effort to offset the ravages of the killers.

The wasps are nearly all flesh eating; there is one family of preying insects of the grasshopper, cricket, cockroach order, several groups of assassin bugs, several also of beetles, several of nerve-winged flies and one notably of two-winged flies, perhaps the most widely destructive of all. These latter are commonly called robber flies because of their activity along insect highways and byways. In the taking of victims by violence and for bravery, strength and determination they cannot be excelled, according to a writer in the Philadelphia Ledger. Strange that among the species of an order largely noted for its defenseless habits the most daring killers of all are included.

Robber flies are generally similar in form, though comprising many species. They are mostly black, bluish and dark yellowish in color. They are built for speed and on hawk-like lines, having both strength and ability. They are common, middle and late summer insects, and no more interesting observations may be made than in watching these bloodthirsty villains out hunting.

Often the prey of the robber flies is taken on the wing; more often pounced upon when at rest. And, unlike most predacious insects, these fellows draw few lines as to their victims, and will tackle nearly everything to their taste that comes their way, avoiding only those with unsavory and protecting odors, and not always these. The possession of defending weapons, as powerful jaws, grasping claws and venomous stings, is no deterrent to the robber flies; thus, by sheer dash, strength and daring and the possession of a sword-like proboscis they successfully overcome bees, wasps and even the fiercest hornets and spiders.

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